

Name of meeting: Cabinet then Full Council

Date: Cabinet 8th December 2017 & Council 13th Dec 2017

Title of report: Review of the Council Tax Reduction Scheme (CTR)

Purpose of report:

To report on the (CTR) consultation and set out the options for members to consider for 2018/19 and subsequent years

Key Decision - Is it likely to result in spending or saving £250k or more, or to have a significant effect on two or more electoral wards?	Yes
Key Decision - Is it in the <u>Council's Forward Plan (key decisions and private reports)</u>?	Yes 19 th Jan 2017
The Decision - Is it eligible for "call in" by Scrutiny?	Yes
Date signed off by Director & name	Debbie Hogg : 30 November 2017
Is it also signed off by the Service Director, Finance and Transactional Services?	Yes
Is it also signed off by the Service Director, Legal, Governance and Commissioning	Julie Muscroft - 30 November 2017
Cabinet member portfolio	Cllr Graham Turner & Cllr Musarrat Khan

Electoral wards affected: All

Ward councillors consulted: N/A

Public or private: Public

1. Summary

Section 13A(2) of the local government finance Act 1992 requires that each billing authority in England must make a Council Tax Reduction scheme that specifies the reduction in Council Tax available to people in financial need.

This report sets out the response(s) to the consultation and the options for members to consider for the authority's CTR working age scheme for the year 2018/19 and beyond.

- 1.1 In developing scheme recommendations, a comprehensive consultation with Major Preceptors (Fire and Police authorities) and the public has taken place, the results of which are identified at **appendix 3** of this report. The Council can vary the current scheme but must only do so in line with the consulted options.
- 1.2 Cabinet/Council are asked to determine whether to adopt any of the proposed CTR scheme changes that have been subject to consultation with Kirklees residents.

2. Information required to take a decision

- 2.1 The authority has operated a Council Tax Reduction Scheme (CTR) since April 2013 and this was revised on 14th Jan 2015. The scheme must provide prescribed reductions for those of state pension age (national scheme). There is no such prescription in relation to (local scheme) i.e. those of working age. **(See section 9 below: - Background Papers and History of Decisions)**

The matters to be included in a scheme are set out in Schedule 1A of the local Government Finance Act 1992 (**Appendix 4**).

It is worth noting that the cost of the scheme at around £28.7 million is actually potential Council Tax income forgone.

- 2.2 If the authority decides that it will revise the scheme and adopt one, or more of the option(s) consulted on, it must do so by 31 January 2018 if that scheme is to have effect from 1st April 2018.
- 2.3 If the authority decides to revise its scheme and that revision results in a reduction in the value of a CTR award for any class of person then the authority must also decide whether to introduce any transitional protection. That requirement is imposed by paragraph 5(4) of schedule 1A to the Local Government Finance Act 1992. A scheme of transitional protection is not proposed in relation to any of the options because of the relatively small weekly values involved for the individuals affected.
- 2.4 If the authority fails to agree any changes this will result in the existing CTR scheme persisting for 2018/19 with no change in accordance with paragraph 5 of Schedule 1A to the Local Government Finance Act 1992.
- 2.5 The history and basic mechanics of the current scheme are set out in **Appendix 5**.
- 2.6 In considering the options it is worth noting that the collection rate for council tax from those receiving a partial council tax reduction for the 2013/14 year is as set out in the table below. This shows that there is little variance across the groups.

Group	Collection rate
CTR Pensioner scheme <i>(not affected by the working age CTR changes)</i>	99.81%
CTR Protected scheme – Single parents with children under 5 and war pensioners	98.39%
CTR Protected scheme – Disabled people with the severe or enhanced disability premium	99.13%
CTR Working age scheme - earning	98.78%
CTR Working age scheme – out of work	98.76%
overall	99.04%

2.7 Options to Consider

In order to determine which options to develop and introduce into the scheme the Council went out for consultation, a copy of the consultation survey is attached in **Appendix 6**.

Appendix 1 sets out the high level impact of each option included in the consultation for each of the groups affected. The saving of just over £1 million set out in the Medium Term Financial plan could be achieved by implementing Options 2, 4 and 6.

Whilst it is an option to reduce support for working age war pensioners as set out in the options considered in the consultation, members are reminded of the commitment in the Armed Forces Community covenant, namely:

“The purpose of this Community Covenant is to encourage support for the Armed Forces Community working and residing in the Borough of Kirklees and to recognise and remember the sacrifices made by members of this Armed Forces Community, particularly those who have given the most. This includes in-Service (regular and reserve) and ex-Service personnel their families and widow(er)s in the Borough of Kirklees”

Officer recommendations are set out in paragraph 6 below followed by the Cabinet Portfolio Holder recommendation at paragraph 7.

3. Implications for the Council

3.1 Early Intervention and Prevention (EIP)

Whilst the Local Government Finance Act 1992 requires each authority to devise a reduction scheme it does not specify the extent of any such reduction.

By providing a scheme that reduces liability to an affordable level, it prevents the need to take unnecessary and costly recovery action that would inevitably result in the courts finding that the debtor did not have the means to pay.

3.2 Economic Resilience (ER)

Setting aside a budget specifically to meet the Council tax liability of those that would otherwise be unable to pay, means that we have greater clarity as to the debt that we might reasonably collect. That in turn allows us to plan more accurately based upon expected revenue.

3.3 Improving Outcomes for Children

It is well known that very often children are the first to suffer the effects of low incomes and poverty. Means testing support for Council Tax allows us to target resources at those families in greatest need, with the potential to improve outcomes against the outcomes that might otherwise be expected.

It is worth noting that there are provisions within Section 13A(1)(c) of Local Government Finance Act that allow discretion to further reduce the Council Tax

charge in cases of severe hardship the authority does have a policy in place to assist in appropriate cases.

3.4 Reducing demand of services

When the Government passed responsibility for Council tax support to Local Authorities in 2013 it came with a funding reduction of 10% and a requirement to maintain spending in relation to Pensioners. That effectively meant that those of working age shouldered the burden unless an authority could plug the gap.

The idea was that authorities would design schemes that incentivise work and by doing so reduce demand for the reduction itself. In reality there has been little reduction in demand but the incentive clearly remains.

It is worth noting that when a scheme is less generous, fewer people will qualify for support and so not only do the costs reduce but the numbers receiving support reduce also.

There is clearly a risk that if the level of support is insufficient then the demand for other services will increase particularly in the areas of debt advice, emergency/discretionary support and safeguarding.

It is worth noting that there are provisions within Section 13A(1)(c) of Local Government Finance Act that allow discretion to further reduce the Council Tax charge in cases of severe hardship and the authority does have a policy in place to assist in appropriate cases.

3.5 Financial, Legal and Other Implications

The ongoing financial challenge means that the scheme as it currently stands is no longer affordable. The options explored here can deliver just over the £1 million saving that is incorporated into the medium term financial plan. If that saving is not made then the only options available would be to reduce services elsewhere or to consider triggering a referendum as a result of a Council Tax Rise with no guarantee that such a rise become effective.

The legal implications that are not set out here are set out in section 2 above.

It is worth reiterating that the requirement to make a scheme by the 31st January in the year before it is to take effect, is set out in the Local Government Finance Act 1992, and that requirement applies to the revision of a scheme as it does to the making of a scheme. The requirements to consult and the expectations in relation to those consultations are also set out in the Act. A decision made to “make” or “revise” a scheme can only be challenged by judicial review.

There have been a number of challenges described below, where schemes have been successfully challenged and therefore it is important that we have regard to that in the consultation and decision making process

A judicial review of a decision by Sandwell Council (*Winder v Sandwell* [2014] EWHC 2617 (Admin)) to impose a “residence condition” meaning that those without a history of residence could not secure an entitlement, was deemed ultra

vires and thus unlawful, because it was based on criteria other than “financial need”.

A judicial review of a decision by Hackney Council (R (on the application of Moseley) (in substitution of Stirling (Deceased)) (AP) (Appellant) v London Borough of Haringey (Respondent) [2014] UKSC 56) was found to be unlawful because the consultation did not include any options to reduce services or increase council tax, as alternatives.

In the Moseley case, the Supreme court endorsed the Sedley principles accepted in Rv Brent LBC namely that;

- Consultation must be when the proposals are at a formative stage;
- the council must give sufficient reasons;
- adequate time must be given for consideration of responses to the consultation; and
- responses must be conscientiously taken into account .

The consultation commenced 21st August 2017 and closed on 15th October 2017. This was an open public consultation, a questionnaire could be completed online or in paper format obtained from our Customer Service Centres.

1000 Council Tax Reduction recipients were randomly chosen to be invited to make comment on the consultation.

1000 Council Tax Payers that did not receive a reduction were also invited to make comment on the consultation.

This approach was taken in order to ensure that the council complied with the legal guiding principles for fair and lawful consultation.

An Equality Impact assessment in relation to the proposed option(s) following consultation has been undertaken and is included in Appendix 7 and 8

Members are requested to read Appendix 7 and 8 which contains the Equality Impact Assessments so as to be able to discharge the public sector equality duty before making their decision.

Section 149 of the Equality Act 2010 places a duty on the council in carrying out its functions to have due regard to the need;

- (a) eliminate discrimination; harassment; victimisation, and any other conduct that is prohibited by or under the Act ; and
- (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it .

Section 149(7) of the 2010 Act set out the protected characteristics which are age , disability, gender reassignment ;pregnancy and maternity, race, religion or belief, sex and sexual orientation.

It is worth noting that whilst those with disabilities are the only “protected characteristic group” specifically affected by the options, we do not provide the same protection to all people with disabilities, only those with circumstances that

produce the enhanced and severe disability premium in the assessment are currently protected against the 20% working age provision.

Lone parents in work receive an enhanced earnings disregard in the means test that equivalent two parent families and individuals without children, do not receive. So that not only are Lone Parents with children under 5 “protected”, their award is higher than many, before the protection is applied.

It is worth noting that there are provisions within Section 13A(1)(c) of Local Government Finance Act that allow discretion to further reduce the Council Tax charge in cases of severe hardship and the authority does have a policy in place to assist in appropriate cases.

4. Consultees and their opinions

An 8 week consultation has been undertaken on the scheme options and the findings are identified in **Appendix 3** .

The West Yorkshire Fire and Rescue have responded to say that they are supportive of the proposal.

532 responses were received to the Public consultation.

4.1 Headlines:

- The majority of responses were from working age people (89%) with 11% coming from pensionable age people.
- Officer recommendations are to implement options two, four and six. This would mean reducing support by 10% for protected groups, reducing the savings limit, and simplifying administration:
 - 84% agree with reducing administration costs of the scheme
 - 64% agree with reducing the savings limit to £8,000
 - There is between 50%-59% agreement for reducing support by 10% for protected groups (with a reduction for lone parents of children under 5 receiving the greatest agreement)
 - There is generally around 15% more agreement for reducing the amount of support that protected groups receive by 10%, than by 20%.
 - 59% agree we should develop a new reduction scheme
 - 30% agree with keeping the current scheme for another year

4.2 Summary of themes covered in free text comments: (See also Appendix 3).

- Some commenters stated that they agreed with our preferred approach.
- Some suggested various other combinations of options to achieve the required reduction in costs, though there was no consensus or preferred other option.
- Some felt the council should look to increase council tax for the perceived better off, rather than reduce CTR for those that need it (either by creating additional higher bands for more valuable properties; charging more for higher bands; charging more for second properties; or a general increase for all payers).

- Focus on recovery: take every effort to recover owed council tax (and other debts like rent), reducing written off council tax.
- There were many comments on possible implications for protected groups, with some stating that disabled people, those with young children, or pensioners should not have to pay more, and it would be wrong to increase their hardship, while others felt it wrong to assume certain groups are in need of CTR when this may not be the case. Others felt that those outside of the protected groups are generally being hit hardest, may also be struggling to make ends meet despite working, and may not be able to afford to pay any more.
- Comments on savings again covered a range of views; with some feeling all savings should be disregarded as people should not be penalised for having worked and saved, while others felt that those with savings could afford to contribute more to council tax than those without.
- Commenters felt any scheme should be fair and simple to run, being administered in line with national benefits.
- There was recognition from some that Kirklees' need to make savings is linked to national government funding cuts, and that LAs should fight back against national policy.
- Some felt greater means testing would make the tax fairer.
- Some chose to comment that council tax should generally be cut, while others stated they would opt to pay more to help balance the council budget.
- Reduce council tax funding to parishes
- Reduce staffing, internal costs and councillor costs and expenses.

5. Next steps

- Contact the residents affected by the changes to the scheme and offer assistance and help with payment options including promotion of direct debit
- Set the council taxbase based on the assumptions and options adopted by members.

6. Officer recommendations and reasons

Approve the proposed draft Council Tax Support Scheme as consulted and set out in this report for options 2, 4 and 6 that;

- 1) **Option Two** - Revise the protection so that those protected pay at least 10% of their Council Tax Liability depending upon their actual income. (i.e 90% reduction and 10% to pay towards council tax)

1. A single parent with children under 5
2. Households that receive the severe or enhanced disability premium

With the exception of households receiving a war pension or war widows pension where the current protection will remain. The option to reduce support for this group has been removed because of the commitment under the enduring Armed Forces Community Covenant between Kirklees (and its partners) and the Armed Forces Community in Kirklees.

This is projected to reduce the annual scheme expenditure by around **£959,064**

- 2) **Option Four** – Reduction of the capital limit from £16,000 to £8,000. This would mean that people with between £8,000 and £16,000 would no longer be eligible for local council tax reduction.

This is projected to reduce the annual scheme expenditure by around **£101,122**

- 3) **Option Six** - is to reduce how often we reassess council tax reduction entitlement, to four times per year. (This is an administrative change that needs to be made irrespective of the other option adopted including no change) it does not impact on any particular group.
- 4) No scheme of transitional protection is proposed under paragraph 5(4) of schedule 1A to the Local Government Finance Act 1992.
- 5) In addition, to delegate the calculation of any consequential changes to the Council Tax Base, as a result of the new scheme adopted, to the Service Director for Finance, IT & Transactional Services and that the impact is incorporated into the budget report submitted to council on the 14th Feb 2018.

7. Cabinet portfolio holder recommendation

- 7.1 Cabinet have considered the proposals and appraised themselves of the consultation finding. They are acutely aware of the financial challenges but also the impact of these proposals on the most vulnerable people whilst other significant changes to welfare provision are taking place.
- 7.2 Consequently Cabinet recommends options 4 and 6 for Council approval:
- Option 4 – Approve a reduction in the capital limit from £16,000 to £8,000
Option 6 – Approve general changes for all options to reduce administration costs
- 7.3 Approve delegation of the taxbase as a result of the scheme changes to the Service Director for Finance, IT & Transactional Services and that the impact is incorporated into the budget report submitted to Council on the 14th Feb 2018.

8. Contact officer

Steve Bird - Head of Welfare and Exchequer Services
Julian Hobson – Policy Officer

9. Background Papers and History of Decisions

Council decision 16th January 2013 that introduced the original scheme where the charge was 29% for those not protected.

RESOLVED - That, as recommended by Cabinet:

- (1) Approval be given to the proposed draft Council Tax Support Scheme as set out in the submitted report that:-

- (i) Includes the protection of certain vulnerable classes (approximately 17,681 pensioner households under the Pensioner Default Scheme and approximately 5128 working age households deemed vulnerable in classes 1-3 under the Council Tax Support (Working Age) Scheme).
 - (ii) Passes on the 10% (approximately 19,920 households and approximately £3m) cut in Government funding to the working age classes not protected (i.e. classes 4-6 under the Council Tax Support (Working Age) Scheme).
 - (iii) Removes second adult rebate from the Working Age Scheme (approximately 252 households and approximately £61,000)
- (2) The calculation of any consequential changes to the Council Tax Base, as the result of the new scheme adopted, be delegated to the Director of Resources, and that the final figure be reported to Council as part of the Budget setting process.

Council decision 14th January 2015 that changed the charge to 20% for those not protected.

Localised Council Tax Support (CTS) and Tax Base

To consider a recommendation of Cabinet on the Local Council Tax Support Scheme and the Council Tax Base. (Reference from Cabinet)

Decision:

That the current Localised Council Tax Support Scheme be amended from 29% to 20%, providing additional support for low income working age Council Tax payers at neutral cost on the taxbase.

10. Assistant Director responsible

Debbie Hogg, Service Director for Finance, IT & Transactional Services

Appendix 1 – High level impact of each Option

Appendix 2 – Providing an in depth analysis of the impact of option 2

Appendix 3 – Consultation Results

Appendix 4 – Schedule 1A Local Government Finance Act 1992

Appendix 5 – The History and basic mechanism of the scheme

Appendix 6 – Consultation Document

Appendix 7 – Equality impact assessment Stage 1

Appendix 8 – Equality impact assessment action plan

Appendix 1 – High level impact of each Option

Option One - No change - keep the current local scheme as it is.

We could choose to retain the current scheme for another 12 months, meaning council tax support would continue much as it is. This would not make any savings.

In addition to the prescribed scheme for pensioners the current scheme provides a reduction largely based upon the old Council Tax Benefit regulations.

All assessments under the local working age scheme are means tested

Most working age recipients do not receive a 100% reduction. Unless they fall into one of the protected groups below, they will pay at least 20% of their total council tax liability depending upon their actual income.

If any of the following apply the individual households they could receive upto 100% of their Council Tax liability by way of a reduction:

1. A single parent with children under 5
2. Households that receive the severe or enhanced disability premium
3. Households that receives a war pension or war widows pension

In order to continue funding the current scheme, further cuts in services would be required.

The current cost of this Council Tax Reduction scheme is £28.79m in 2017/18 with the spend broken down into the following areas.

Current spend figures	Numbers	Costs
CTR Pensioner scheme	13,971	£11,559,391.73
CTR Protected scheme – Single parents with children under 5	2,800	£2,149,547.81
CTR Protected scheme – War Pensions (working age)	21	£18633.25
CTR Protected scheme – Disabled people with the severe or enhanced disability premium	8,406	£7,441,098.72
CTR Working age scheme - earning	4,175	£2,282,182.02
CTR Working age scheme – out of work	7,807	£5,340,809.85
Total spend	37,180	£28,791,663.38

Option Two - Local (working age) council tax support is reduced by 10% for protected groups. This option would retain the current scheme (20%) for all but the protected groups who would have 10% to pay rather than 20% to pay.

Revise the protection so that those protected pay at least 10% of their Council Tax Liability depending upon their actual income. (i.e 90% reduction and 10% to pay towards council tax)

Customers were asked how far they agree or disagree with reducing support by 10% for each protected group.

1. A single parent with children under 5

2. Households that receive the severe or enhanced disability premium
3. Households receiving a war pension or war widows pension

The assumption is that the existing benefits scheme offers protection as its means tested.

Example 1, an out of work, disabled and protected person who currently gets 100% support towards their bill would get 90% and be expected to pay the remainder themselves. Using 2017/18 council tax rates this would be a maximum of £1.57 per week or £81.86 per year for a single person in a Council Tax Band A property in the most expensive Parish (or £2.09 per week / £108.98 per year for a couple).

Example 2, a disabled and protected person in work world see a smaller reduction in support than their out of work equivalent. That 10% reduction in support is set out in Appendix 1 for a number of scenarios. One example shows that a couple with one child, where one member of the couple is disabled and in work for 25 hours at £8.00 an hour, would see their support reduce by £0.48 per week, or £25.03 per year.

This option would reduce the cost of the scheme by approximately £960,000. Combined with other options, it could help achieve the £1 million saving in the medium term financial plan.

This revised Scheme would cost £27.83m compared to the existing scheme cost of £28.79

With 10% adjustment	Numbers	Existing Costs	Costs	Variance/ Saving
CTR Pensioner scheme	13,971	£11,559,391.73	£11,559,391.73	£0.00
CTR Protected scheme – Single parents with children under 5	2,800	£2,149,547.81	£1,934,593.02	£-214,954.79
CTR Protected scheme – War Pensions (working age)	21	£18,633.25	£16,769.93	£-1,863.33
CTR Protected scheme – Disabled people with the severe or enhanced disability premium	8,406	£7,441,098.72	£6,696,988.85	£-744,109.87
CTR Working age scheme - earning	4,175	£2,282,182.02	£2,282,182.02	£0.00
CTR Working age scheme – out of work	7,807	£5,340,809.85	£5,340,809.85	£0.00
Total spend	37,180	£28,791,663.38	£27,830,735.40	£-960,927.98

Option Three - Local (working age) council tax support is reduced by 20% for protected groups, so protected groups are assessed in the same way as all other working age claimants.

This option, similar to option two above, would retain the current scheme with one key change – Standardise the Council Tax Reduction working age scheme with all groups to pay at least 20% of their Council Tax Liability depending upon their actual income i.e. the means test.

For example:- The 20% to pay works out as £4.18 per week (£217.36 per year) for a couple in a Council Tax Band A property, or £3.13 per week (£162.76 per year) for a single person.

The assumption is that the existing benefits scheme offers protection as its means tested. This option would reduce the cost of the scheme by approximately £1.9 million.

This revised Scheme would cost £26.87m compared to the existing scheme cost of £28.79m.

Standardised 20% Scheme	Numbers	Existing Costs	Costs	Variance/ Saving
CTR Pensioner scheme	13,971	£11,559,391.73	£11,559,391.73	£0.00
CTR Protected scheme – Single parents with children under 5	2,800	£2,149,547.81	£1,719,638.25	–£429,909.56
CTR Protected scheme – War Pensions (working age)	21	£18,633.25	£14,906.60	£3,726.65
CTR Protected scheme – Disabled people with the severe or enhanced disability premium	8,406	£7,441,098.72	£5,952,878.98	–£1,488,219.74
CTR Working age scheme - earning	4,175	£2,282,182.02	£2,282,182.02	£0.00
CTR Working age scheme – out of work	7,807	£5,340,809.85	£5,340,809.85	£0.00
Total spend	37,180	£28,791,663.38	£26,869,807.42	–£1,921,855.96

Option four - Reducing the savings limit from £16,000 to £8,000 Currently you must have less than £16,000 in capital, savings, shares and property. Option four would reduce the savings limit down to £8,000.

The modelling we have done suggests that 139 working age recipients would be affected.

This would mean that 139 people with between £8,000 and £16,000 would no longer be eligible for local council tax reduction. This option would reduce the cost of the scheme by approximately £101,000.

This change is based on income only and not the characteristic of each working age group.

This revised Scheme would cost £28.68m compared to the existing scheme cost of £28.79m. Because the numbers affected are small the modelling on the effect of overall spend in each area on existing and proposed costs is extremely difficult.

Savings limit £8000	Numbers affected	Variance/Saving
CTR Pensioner scheme	0	£0.00
CTR Protected scheme – Single parents with children under 5	7	-£4,457.02
CTR Protected scheme – War Pensions (working age)	0	£0.00
CTR Protected scheme – Disabled people with the severe or enhanced disability premium	45	-£39,274.56
CTR Working age scheme - earning	50	-£30,585.67
CTR Working age scheme – out of work	37	-£26,804.76
Total spend	139	-£101,122.00

Option Five - Develop a new local Council Tax Reduction Scheme

Most billing authorities have based their reductions schemes upon the old Council Tax Benefit scheme. As further welfare reforms take effect it is very difficult to mirror changes in order to preserve the old synergy.

The Government has also introduced Universal Credit (UC) for working age customers, and how this is assessed, means that our existing scheme is becoming difficult to run, and will get more difficult as more people start to receive Universal Credit. Option five is to develop a new, simpler council tax reduction scheme which would better fit with Universal Credit. Those customers not on UC would stay on the existing CTR scheme.

Broadly speaking the new UC scheme would reduce the number of changes in circumstance by reducing the features considered in its calculation. The administration would be reduced by:-

- Ignoring any changes in benefits income
- Ignoring the numbers and ages of any children in the household, and
- Ignoring any child related benefits that are received.

Anyone who was in one of the three protected working age groups will have more council tax to pay when they transfer onto Universal Credit.

The cost of awarding council tax reduction under this scheme should reduce over time but this is linked to the transfer of customers to (UC).

It is very difficult to predict the eventual saving because of the variables however; translating projected savings calculation made by another authority suggests that it could be in the order of £200,000 by 2022.

In option five the Council would have to continue funding the current scheme, and would need to find other ways of meeting the £800,000 shortfall in the medium term financial plan. This could include reducing other services further.

Option 6 General Changes to Council Tax Reduction Scheme (CTR) required for all options above. - Reduce administration costs. The frequency we receive

information about Universal Credit affects how we administer council tax reduction. Option six is to reduce how often we reassess council tax reduction entitlement, to four times per year.

It would also mean that customers do not need to report minor income changes during this period - though a significant change such as the claimant or a partner moving home, or the claimant starting or stopping work, would still result in a reassessment of council tax reduction.

Being in a position to recover Council Tax is extremely important, if the authority is having to reassess Council Tax and rebill individuals regularly as a result of benefit or wage changes then it is simply not in a position to secure the debt in court to force payment, this is due to the statutory notice periods for issuing of documents in the Council Tax legislation.

The Government has introduced the Real Time Information (RTI) system, meaning that employers need to submit information to Her Majesty's Revenues and Customs, in real time, every time they pay an employee. It is expected therefore that many CTR recipients could have weekly adjustments to their income.

The Universal Credit system responds to changes in circumstances each month and so it is conceivable that many working age recipients will have an equivalent Council Tax change unless the scheme is simplified so that it doesn't respond to every change.

This is an administrative change only and does not impact on any particular group and combined with other options above, it could help achieve the saving in the medium term financial plan.

The Income Comparison Table below shows the additional weekly council tax payable for each group if option 2 were to be implemented. Further detail is shown in Appendix 2.

Comparison between those out of work with and without severe disabilities in a local ward to demonstrate highest charge.	Weekly Income including Job Seekers Allowance, Child Tax Credit, Child Benefit and disability benefits if appropriate	Current weekly council Tax charge after reduction applied	Proposed weekly council Tax charge after reduction applied	Weekly difference as a percentage of weekly income
Single under 25 no children	£57.90	£3.13	£3.13	0
Single Over 25 no children	£73.10	£3.13	£3.13	0
Lone Parent - 1 child under 5	£157.82	0	£1.57	0.99
Lone Parent - 1 child over 5	£157.82	£3.13	£3.13	0
Lone Parent - 2 child under 5	£225.00	0	£1.57	0.70
Lone Parent - 2 child over 5	£225.00	£3.13	£3.13	0
Couple no children	£114.85	£4.18	£4.18	0
Couple 1 child any age	£199.57	£4.18	£4.18	0
Couple 2 children any age	£266.75	£4.18	£4.18	0
Disabled - Single under 25 no children	£277.65	0	£1.57	0.56
Disabled - Single Over 25 no children	£292.55	0	£1.57	0.54
Disabled - Lone Parent - 1 child under 5	£377.27	0	£1.57	0.42
Disabled -Lone Parent - 1 child over 5	£377.27	0	£1.57	0.42
Disabled - Lone Parent - 2 child under 5	£444.45	0	£1.57	0.35
Disabled - Lone Parent - 2 child over 5	£444.45	0	£1.57	0.35
Disabled - Couple no children	£174.25	0	£2.09	1.20
Disabled - Couple 1 child any age	£400.07	0	£2.09	0.52
Disabled - Couple 2 children any age	£467.25	0	£2.09	0.45

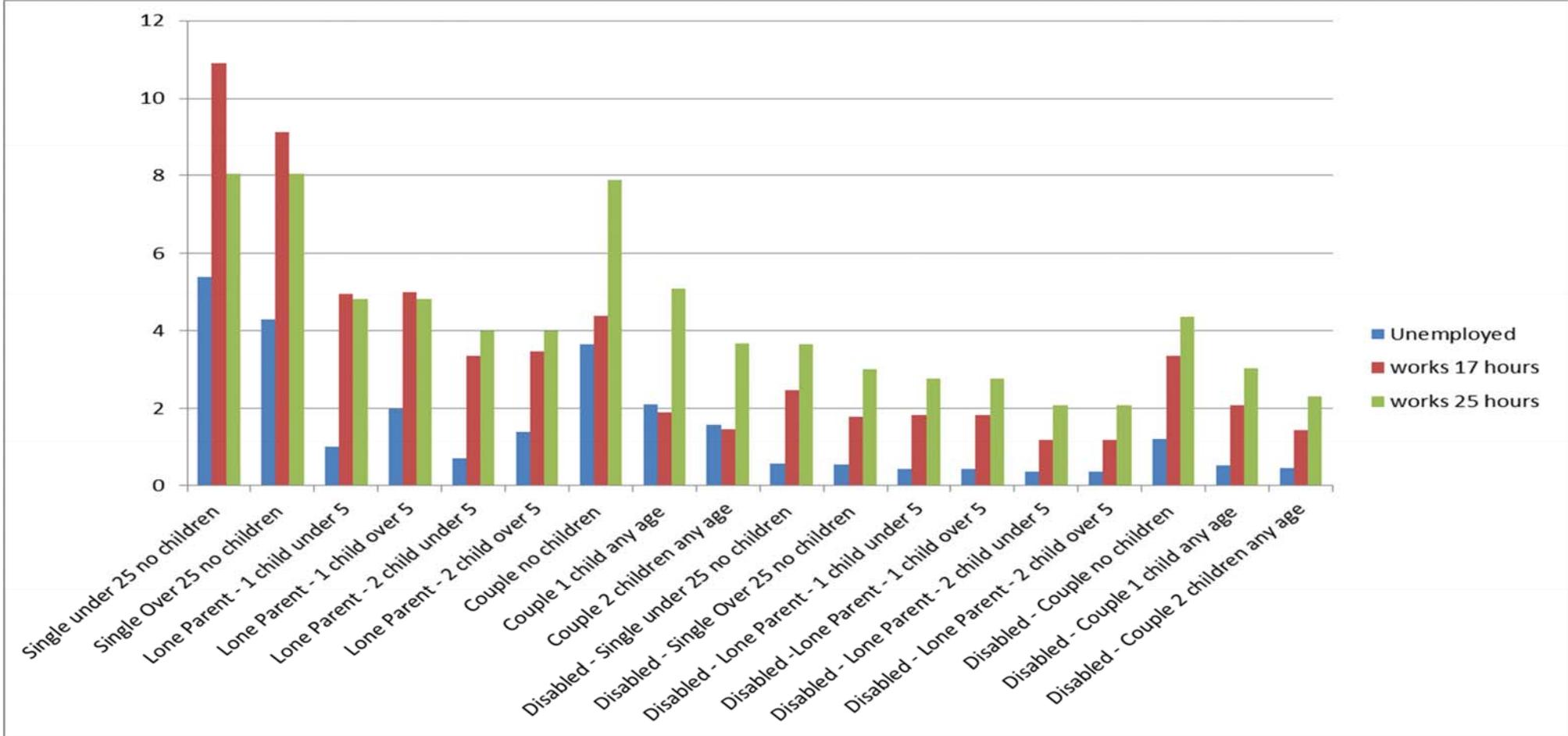
The Table below shows the impact of each option, in terms the recipient, the scheme costs and savings.

Working Age Groups affected (none of these changes affect pensioners)	Number of Customer	Do Nothing Maximum Impact of Option 1	10% to pay for protected groups Maximum Impact of Option 2	20% protected groups Maximum Impact of Option 3	Capital Limit £8,000 Impact of Option 4	Affected by Option 5	Affected by Option 6
Protected group Single parents with children under 5	2,800	no impact	Single -£1.57pw	Single -£3.13pw	7 no longer entitled	Yes	Yes
Protected group - War widows and War Pensioners (working age)	21	no impact	Single -£1.57pw Couple -£2.09pw	Single -£3.13pw Couple -£4.18pw	0 affected	Yes	Yes
Protected group - Disabled people with the severe or enhanced disability premium	8,406	no impact	Single -£1.57pw Couple -£2.09pw	Single -£3.13pw Couple -£4.18pw	45 no longer entitled	Yes	Yes
CTR Working age scheme - earning - Currently 20% to pay	4,175	no impact	no impact	no impact	50 no longer entitled	Yes	Yes
CTR Working age scheme – out of work - Currently 20% to pay	7,807	no impact	no impact	no impact	37 no longer entitled	Yes	Yes
Scheme costs		£28,791,663.38	£27,830,735.40	£26,869,807.42			n/a
Scheme Saving		Nil - £1m Cuts in other services required.	-£960,927.98	-£1,921,855.96	-£101,122.00	-£200,000 by 2022	n/a

Appendix 2 – providing an in depth analysis of the impact of option 2

Examples and comparisons between various “classes” of CTR recipient. “Class” is the term used in the Local Government Finance Act 1992.

The graph shows the percentage of weekly income used by each category of household to pay their council tax liability given three different sets of circumstances for each category.



The data behind the graph

Examples of how the scheme might operate under option 2 where protection is reduced to 10% for protected groups.

Scenario 1

Mel and Don are married with one child, Mitchell aged 13 years old. Mel has never worked and Don has been out of work for 2 years.

Their total weekly income is **£199.57**.

The maximum weekly council tax liability is £20.88.

After council tax reduction is applied their council tax liability is **£4.18** per week.

Mel gets a job as a teaching assistant at the local school, working 17 hours per week at £8.00 per hour, taking home £136 per week. Their household weekly income is now £220.20.

The maximum weekly council tax liability is £20.88.

After council tax reduction is applied their weekly council tax liability is still **£4.18**.

Mel's hours increase to 25 per week and her take home pay increases to £195 per week. The family's household income is now £324.

After council tax reduction is applied their weekly council tax liability is now **£16.54** and would remain **£16.54** under option 2 because Mel and Don are not in a protected group now and so unaffected by these changes.

Scenario 2

Amanda and Mark are married with a daughter, Rebecca, who is 14 years old. Mark is disabled and receives the enhanced rate personal independence payment for both daily living and mobility. Neither Mark nor Amanda work.

Their total weekly income is £400.07.

The maximum weekly council tax liability is £20.88; however as they are in a protected group they currently pay **£0** but would pay **£2.09** under the proposed scheme.

Amanda gets a job as receptionist, working 17 hours per week at £8.00 per hour. Her take home pay is £136 per week and the family's weekly income increases to £515.29.

Their council tax liability increases to **£10.77** per week after council tax reduction is applied, under the existing "protected" scheme that liability would have been **£9.65** per week.

Amanda takes the opportunity to increase her hours to 25 per week and her take home pay increases to £195 per week.

Their total weekly income is now £548.19.

After council tax reduction is applied their council tax liability is now **£16.60** per week, under the existing scheme that would have been **£16.12** per week.

Scenario 3

Jon is a single parent with twin daughters Medeline and Gabby aged 3 years old.

He is currently looking for work.

His household income, comprised of jobseekers allowance, child tax credit and child benefit is £225.00 per week.

The maximum weekly council tax liability is £15.66; however Jon is in a protected group so he pays **£0** under the existing scheme or **£1.57** under the proposed scheme.

He decides to take advantage of the 15 hours free child care available for his daughters and started working in the gym at his local sports centre, 17 hours per week on £8.00 per hour.

His take home pay is £136, and his total weekly household income is increased to **£359.13**.

His weekly council tax liability after reduction is increased to **£11.63** under the existing scheme or **£12.03** under the proposed scheme.

He then increases his hours to 25 and his take home pay increases to £195 per week, making his weekly household income **£391.73**.

Jon's council tax liability after reduction is now **£15.66** under the existing scheme and **£15.66** under the proposed scheme, because he doesn't qualify for support under the existing or proposed scheme .

Scenario 4

Heidi is 29 years old, single and lives alone in a ground floor flat. A car accident has left her disabled.

Her weekly household income is £292.55

The maximum weekly council tax liability is £15.66, and as Heidi is in a protected group her weekly liability after reduction is **£0** moving to **£1.57** under the proposed scheme

Heidi's former employer makes a number of adaptations and she is able to return to work in a less demanding role for 17 hours per week. Her take home pay is £136 per week and her total weekly household income is now **£392.20**.

Her council tax liability after reduction increases to **£6.00** under the existing scheme or **£6.97** under the proposed scheme

She increases her hours to 25 per week taking her total weekly income to **£424.80**

As a result her weekly council tax liability after reduction is **£12.47 under the** existing scheme and **£12.79** under the proposed scheme.

Scenario 5

Jon's girlfriend Heidi, moves in with him after she is made redundant following deterioration in her condition. Due to Heidi's disability, Jon decides to give up work to look after her. His daughters are now 4 years old.

Heidi receives the enhanced personal independence payments for daily living and mobility at the family's weekly income is **£467.25**

The maximum weekly council tax liability is £20.88.

Jon has **£0** to pay under the existing scheme, and **£2.09** to pay under the proposed scheme as his family is in a protected group.

Jon is eventually able to return to work, as Heidi's condition improves slightly and returns to work, but can only do 17 hours. His take home pay of £136 brings the families weekly income to **£582.78**.

The weekly council tax liability after reduction is increased to **£6.97** under the existing scheme and **£8.36** under the proposed scheme.

Madeline and Gabby start school full time, but Heidi's disability is permanent, and so she still requires a level of support from Jon. He is however able to increase his hours at work again and starts working 25 hours per week.

The family's weekly income increases to **£615.38**.

The weekly council tax liability after reduction is increased to **£13.44** under the existing scheme and **£14.18** under the proposed scheme

Appendix 3 – Consultation Results

West Yorkshire Fire and Rescue have responded to say that they are supportive of the proposal.

Consultation on proposed changes to the local (working age) Council Tax Reduction Scheme

Online survey supported by paper, large print, and Easy Read surveys
Survey open 21st August – 15 October 2017

532 responses received

Headlines:

- The majority of responses were from working age people (89%) with 11% coming from pensionable age people.
- Our preferred approach is to implement options two, four and six. This would mean reducing support by 10% for protected groups, reducing the savings limit, and simplifying administration:
 - 84% agree with reducing administration costs of the scheme
 - 64% agree with reducing the savings limit to £8,000
 - There is between 50%-59% agreement for reducing support by 10% for protected groups (with a reduction for lone parents of children under 5 receiving the greatest agreement)
 - There is generally around 15% more agreement for reducing the amount of support that protected groups receive by 10%, than by 20%.
 - 59% agree we should develop a new reduction scheme
 - 30% agree with keeping the current scheme for another year

Option one

No change - keep the current local scheme as it is

We could choose to retain the current scheme for another 12 months, meaning council tax support would continue much as it is. This would not make any savings. In order to continue funding the current scheme, we would need to find other ways of meeting the shortfall. This could include raising council tax, or reducing services further.

Please tell us how far you agree or disagree with keeping the current scheme as it is:

93 (18%)	Strongly agree	30% agree
62 (12%)	Tend to agree	
81 (16%)	Neither agree nor disagree	
127 (25%)	Tend to disagree	55% disagree
152 (30%)	Strongly disagree	

Option two

Local (working age) council tax support is reduced by 10% for protected groups

This option would retain the current scheme with one key change – reducing the amount of support that protected groups receive by 10%.

For example, someone with severe disability premium who currently gets 100% support towards their bill would get 90% and be expected to pay the remainder themselves. This would be £1.53 per week or £79.56 per year for a single person in a Council Tax Band A property (or £2.04 per week / £106.08 per year for a couple).

Reducing support for all protected groups would reduce the cost of the scheme by approximately £960,000. Combined with other options, it could help achieve the necessary £1 million reduction.

Please tell us how far you agree or disagree with reducing support by 10% for each protected group:

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree
Lone parents with children under the age of 5	137 (27%)	163 (32%)	43 (8%)	73 (14%)	99 (19%)
	59% agree			33% disagree	
People eligible for severe disability premium or enhanced disability premium	105 (20%)	152 (30%)	46 (9%)	80 (16%)	131 (25%)
	50% agree			41% disagree	
People receiving War Pension or War Widows Pension	115 (23%)	151 (30%)	53 (10%)	84 (16%)	108 (21%)
	53% agree			37% disagree	

Option three

Local (working age) council tax support is reduced by 20% for protected groups, so protected groups are assessed in the same way as all other working age claimants.

This option, similar to option two, would retain the current scheme with one key change – reducing the amount of support that protected groups receive by 20%.

The 20% works out as £4.08 per week (£212.16 per year) for a couple in a Council Tax Band A property, or £3.06 per week (£159.12 per year) for a single person.

Reducing support for all protected groups would reduce the cost of the scheme by approximately £1.9 million.

Please tell us how far you agree or disagree with reducing support by 20% for each protected group:

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree
Lone parents with children under the age of 5	114 (22%)	96 (19%)	64 (13%)	98 (19%)	140 (27%)
	41% agree			46% disagree	
People eligible for severe disability premium or enhanced disability premium	81 (16%)	87 (17%)	69 (14%)	111 (22%)	161 (32%)
	33% agree			54% disagree	
People receiving War Pension or War Widows Pension	84 (17%)	103 (20%)	78 (15%)	106 (21%)	138 (27%)
	37% agree			48% disagree	

Option four

Reducing the savings limit from £16,000 to £8,000

Currently you must have less than £16,000 in capital, savings, shares and property.

Option four would reduce the savings limit down to £8,000. This would mean that people with between £8,000 and £16,000 would no longer be eligible for local council tax reduction.

This option would reduce the cost of the scheme by approximately £101,000. Combined with other options, it could help achieve the necessary £1 million reduction.

Please tell us how far you agree or disagree with reducing the savings limit:

189 (36%)	Strongly agree	64% agree
147 (28%)	Tend to agree	
33 (6%)	Neither agree nor disagree	
63 (12%)	Tend to disagree	29% disagree
87 (17%)	Strongly disagree	

Option five

Develop a new local council tax reduction scheme

The Government's introduction of Universal Credit, and how this is assessed, means that our existing scheme is becoming difficult to run, and will get more difficult as more people start to receive Universal Credit. Option five is to develop a new, simpler council tax reduction scheme which would better fit with the Universal Credit system.

A new simpler scheme would likely work by only assessing your income. We would not need information about any children and related benefits, or any changes in benefits income.

The new scheme would only affect customers as they move onto Universal Credit.

A new local council tax reduction scheme should reduce expenditure over time, and could save around £200,000 by 2022. Combined with other options, it could help achieve the necessary £1 million reduction.

Please tell us how far you agree or disagree with developing a new scheme:

140 (27%)	Strongly agree	59% agree
164 (32%)	Tend to agree	
117 (23%)	Neither agree nor disagree	
43 (8%)	Tend to disagree	18% disagree
54 (10%)	Strongly disagree	

Option six

Reduce administration costs

The way we receive information about Universal Credit affects how we administer council tax reduction. Option six is to reduce how often we reassess council tax reduction entitlement, to four times per year. This will cut down on costly administration of the scheme, and combined with other options, it could help achieve the necessary £1 million reduction.

It would also mean that customers do not need to report minor income changes during this period - though a significant change such as the claimant or a partner moving home, or the claimant starting or stopping work, would still result in a reassessment of council tax reduction.

Please tell us how far you agree or disagree with reducing administration of the scheme:

274 (52%)	Strongly agree	84% agree
167 (32%)	Tend to agree	
33 (6%)	Neither agree nor disagree	
20 (4%)	Tend to disagree	9% disagree
28 (5%)	Strongly disagree	

If you have any comments on our preferred approach then please use the space below:

146 comments received – see list at end for all comments.

Summary of themes covered in comments:

- Some commenters stated that they agreed with our preferred approach.
- Some suggested various other combinations of options to achieve the required reduction in costs, though there was no consensus or preferred other option.
- Some felt the council should look to increase council tax for the perceived better off, rather than reduce CTR for those that need it (either by creating additional higher bands for more valuable properties; charging more for higher bands; charging more for second properties; or a general increase for all payers).
- Focus on recovery: take every effort to recover owed council tax (and other debts like rent), reducing written off council tax.
- There were many comments on possible implications for protected groups, with some stating that disabled people, those with young children, or pensioners should not have to pay more, and it would be wrong to increase their hardship, while others felt it wrong to assume certain groups are in need of CTR when this may not be the case. Others felt that those outside of the protected groups are generally being hit hardest, may also be struggling to make ends meet despite working, and may not be able to afford to pay any more.
- Comments on savings again covered a range of views; with some feeling all savings should be disregarded as people should not be penalised for having worked and saved, while others felt that those with savings could afford to contribute more to council tax than those without.
- Commenters felt any scheme should be fair and simple to run, being administered in line with national benefits.
- There was recognition from some that Kirklees' need to make savings is linked to national government funding cuts, and that LAs should fight back against national policy.
- Some felt greater means testing would make the tax fairer.
- Some chose to comment that council tax should generally be cut, while others stated they would opt to pay more to help balance the council budget.
- Reduce council tax funding to parishes
- Reduce staffing, internal costs and councillor costs and expenses.

Are you completing this questionnaire:

415	As, or on behalf of, a council tax payer in Kirklees
63	As, or on behalf of, someone who receives council tax reduction in Kirklees
5	On behalf of a local voluntary / community group or organisation

1	On behalf of a local business
101	As a Kirklees Council councillor or employee
14	In another capacity

Are you...

463	Working age
59	Pension age

Full list of 146 comments received on the officer recommended approach

- "Any savings from the reduction in admin costs (Option 6) should be reinvested in chasing down those who do not pay and should. As someone who currently owns two properties (Neither being rented, I'm not a landlord or a developer) and has to pay twice despite only one of those being lived in and has done so since Jan 17 it's really annoying to hear how many get away with paying what's due. That reinvestment may generate further savings if it generates more than £2 million in what would otherwise ""Lost"" income."
- "Re adjust banding as i dont see how a four bed detached has the same banding as terrace houses opposite"
- "Concentrate on getting rent arrears and previous council tax that has not been paid instead of writing it off as a loss"
- "You should also look for cutting your own cost such as your wages, jobs-especially staff that is not needed and use more common sense when dealing with projects proposed to you. Your spending needs more transparency and efficiency, increasing council tax/making cuts that affect people living in the area arenot the only solutions and are usually only temporary and it will not take long till you come up with other ""ideas"" how to fill in your budget gaps that are result of your inability to balance expenses and income."
- "All this necessarily means increased hardship for some people - those who are already struggling to make ends meet in most cases. I understand the government's stated requirement to make savings in this area, but as I feel it is essentially immoral, in spite of it making the situation difficult for the authority, I don't see how in conscience I can agree with such measures."
- "Please stop picking on the vulnerable in our communities, they've already been at the blunt end of austerity for years. Concentrate on collecting in taxes already owed and better housekeeping."
- "People on disability benefits get that money for them to pay for things they need for their health like carers, mobility aids, beds etc etc, and i think to expect those people to have to pay anything out of their money is totally out of order ! If you bring this in the people that gets those benefits will lose them as they are to be used to help with mobilty and care ONLY ! Do you think it is right to put those people in that position when they lose their benefits so can not have carers or get out of their homes ? I am on this benefit and if you bring this in i will be doing something about it as the rules of disability do not allow it ! Look at the people with savings and those that can afford to pay more and charge them more, not people that have worked hard all their lives and up on benefits through no fault of their own."
- "Give no reduction to anyone... and stop funding professional mothers"

- "I cannot believe that a council is looking for savings off the disabled, vulnerable and those that have served their country in the armed forces. Surely cutting the funding for trades unions and other political activities currently financed by the council should be the first to see cuts. What the council is proposing is wrong and extreme."
- "I also believe people with 2nd, 3rd 4th + etc homes should not get a reduction unless it was uninhabitable. Empty homeowners still require fire, police, highway services of some kind. Surely there's a saving there. After all if you can afford to have a 2nd home then surely you can afford the council tax."
- "Have you received payment yet from the Councillors who haven't paid their council tax? That's a subject that's gone quiet and is an absolute disgrace! How dare you even contemplate reducing discounts when you can't get your own house in order and also keep writing off debts. I'm a pensioner and get naff-all off my council tax. I also wish that I could 'switch' and pay to another council instead ie one that has a pride in it's town! Save money by getting rid of some middle management instead of those staff on the lower payscales who do the jobs which make a difference to the public. Stop being so political all the time!"
- "I think we need to stop squeezing the worst off in society and look at cutting costs within Kirklees council. If you want to put more pressure on the already struggling public sector supporting the people affected by cuts , cut , cuts then a total rethink is needed. It's so easy to target the vulnerable. It's time ,aye you looked at the most well off in Kirklees."
- "On a piece of paper, I look ok financially, however the reality is very different, I am a growing number of working poor. In addition, I am likely to face a reduction in my pay packet next year, yet another hit in my purse. It's reported in the media that there are councillors not paying their council tax, not a good advert for reductions in support for council tax."
- "I feel that you hardly have any examples for disabled people and you have not included whether they contribute to their care costs if they have any which would reduce their available income to pay towards council tax. They should remain a protected group with no change to the current scheme, particularly as they have so few options to improve their income or employment options compared to the other groups This is often about attitudes of employers and people with complex needs and severe learning disabilities have no chances of increasing their income as other groups do.. Regarding lone parents - there is no inclusion in their income on the examples shown of any child support they receive from ex partners. Also with the introduction of additional free childcare, parents have more chance to work with children under 5 or at least fewer costs than previous. There is no mention of carers in any of your examples. These are people whose incomes are often massively or totally reduced due to their caring roles. What is the situation for them? They are already saving the Council thousands of pounds a year."
- "how ironic write off millions of unpaid revenue then reduce discount my thoughts would be that next year you will have more to write off for the new people unable to pay amounts required"
- "I think that targeting the protected groups is not an option that they would be able to cope with. I have answered honestly for my situation (lone parent with s child under 5). I currently receive a 25% reduction, which I think is fair. Over the past few months my rent has increased and my bills have increased. My income has not. If my benefits (of which are very little to begin with) decrees, how is this fair?"
- "I assume when you are talking about protected groups you are meaning those who are on some form of benefit rather than the discounted amounts for Older People, single People. Older people and single people seem to get the brunt of most cuts and often end up paying more for services that they don't even use ie schools, education etc. I would not be for the removal of the discount for those categories, however I do feel that those who receive benefits (some quite a lot I will add) should pay something towards their council costs."
- "I'm not sure why a person with such a (relatively) low level of savings should be disadvantaged (i.e. be made to pay more towards council tax than a person who has not saved) in relation to someone who has no savings. Having looked at the examples you provide, why can't the emphasis be switched to helping the people in a two parent family to work more hours instead of part time work."

- "Its easy to target the vulnerable and disabled as they usually can't respond or react to such decisions. Personally I think you need to start & get ones house in order first! There are many examples of council not thinking things out. Take the windmills on top of building services building that failed to work and cant be repaired, the waterfall looking like a urinal, why bother & how much have/do runing costs cost, putting the cycle lane in outside Town hall - I have yet to see a cyclist use it. Whoever agreed to that just shows they have no concern over spending council funds! Getting rid of the gardening services to employ an outside agency again shows how the easy option is taken. How much was spent on councillors ipads & what has been the annual cost to upgrade, repair them? Do councillors still get free parking, if so scrap it & lets see the uproar that brings, it may stop certain councillors parking free afor 2 weeks holiday without any meanfull chastising. I could carry on but as someone who receives such a helpful benefit I do feel the council looks at thing's without looking inhouse firstt Please feel frre to come look at the room taken up to carry out my dialysis wjich makes a savinf to the NHS of thousands, I have no oltion but to take a room for treatment & it really gets me angry when you look to reduce those with disabilities benefits."
- "Poor people should not be bearing the brunt of cuts. Don't do it! Do Councillors really go into politics to take money away from those least able to pay? The poll tax was unpopular how is this any different?"
- "Also stronly suggest cutting down on the number of staff doing the same, similar or overlapping duties. Whenever we try to contact a person in particular they are either on annual leave or off sick. The council is over-burdened by the cost of wages spent and wasted on administrative staff and it seriously needs reducing considerably. This saving would help save hundreds of thousand pounds, if not Millions and would allow for the available scarce funds to be spent on their intended designation which is for the benefit of council taxpayers."
- "Disabled people need every penny the heating has to be higher as they feel the cold more, they are indoors a lot of the time they can't walk to bus etc others can, it should be no savings to get benefit, benefit is for people who don't have, not those who can work, if benefit is reassured that is when council tax should be reassed, look how different agency's can work together like why have a passport card and a pals card for those entailed have a tick box on a card, take everyone who does not pay to court, no matter what, people need to understand benefit is not for drugs alcohol smoking etc look at how you sub work out, for repairs, get it right first time, if workers have to re book find out why, I have had about 3 repairs people coming round o I can't do that, you need someone else, etc"
- "Disgusting targeting the mist vulnerable, how about charging the rich more. Disgusting to say it's a labour run council. Hang your heads in shame."
- "Do not target the poorest & most vulnerable"
- "Currently front line services within most council areas have had the most cuts and as such disproportionately imbalance the costings structure that Kirklees has adopted. It would be better if the administration side became more automated, less structured and less diverse than it currently is...things have to change"
- "Self serving and publically motivated"
- "I believe whatever outcome comes about , the people are always ignored on whatever is said , however the outcome , councillors will always have the last say , however much us council tax payers disagree."
- "As a single person with an income of £900 per month I simply could not afford to pay full council tax as I receive no benefits whatsoever."
- "If people are on ESA they cannot afford even 10% reduction in their support, especially if they are also having to pay towards rent and with the increase in gas and electricity, reducing support for council tax would mean more people losing their accommodation or going to food banks and neglecting themselves, try and reduce unnecessary costs, ie flower boxes on dual carriage ways, staff, councillors etc expenses and unnecessary expenditure or raise council tax on people who can pay or who have more expensive homes. Do not penalise people who already have very little."
- "I think vulnerable children should be protected whatever happens, the other groups recieve additional income which should soften the blow. I agree broadly with the council's preferences with that one caveat. There are far too many children living in poverty."

- "I agree with the council's preferred approach."
- "Do it. The amount of savings a person or family has is a pretty good indicator of how they're coping with the cost of living. Those who are struggling tend not to have any savings and often have considerable debt. If you're going to assess an individual's ability to afford to pay full council tax or not then you ought to be assessing income, savings and debt. An assessment of all three together is the only way to know if someone can afford to pay the full council tax bill. I own my own house and have a reasonably paid job - but my house is damp and run down, I have a lot of debt and no savings. So I'm really struggling to keep my head above water and can't afford to sort my house out despite it being barely live-able in!"
- "I am happy with the preferred approach. But then, I am a 'better off' pensioner so unaffected. There may be a good few pensioners who could afford to not benefit from any reduction scheme and who would also be happy to pay fifty pence or a pound for bus fares."
- "People find it difficult to understand why there's a fund shortage in view of the increase in homes. More people are living alone, surly that means more c/ tax.. could administration costs be reduced, i.e. paperless billing etc As a single mother of 2 boys, I understand cost cutting. The amount of paperwork sent seems unjustifiable. Many people in my area live extravagantly, council tax could have a larger scale of Bill options. Should there be so much small business relief available??"
- "I would like to see the Council vigorously collecting Council tax arrears both in residential and business instances. The money not paid to the council by tenants is several fold the monies that will be saved by changes to the current scheme. I would also question whether the suggested reduced limit on savings should be more radically reduced to say £5K."
- "Why do you have to make cut backs when you are already cut back on alot"
- "I am finding it hard to live at the moment on the salary i have and the bills i have to pay. I would welcome any saving of any kind regards any outgoings."
- "I agree with these proposals."
- "Tinkering with a system that is built on years of amendments, would be better served with a fresh start on a 'blank piece of paper'."
- "Regards saving money, I have sent several emails to yourselves regards saving money. Such as turning of lights that run all night in locked car parks ect. Never had a response. Many thanks"
- "I work hard for the bit of money I get. I would be worried my bill will go up."
- "2, 4 6"
- "vulnerable groups need to be protected however you also need to take into account and charge those more who have more than 1 property in Kirklees, if you have one property you pay 5% more for 2 properties 10% etc. This would help with the shortfall and also protect the other groups."
- "Further reduce the savings limit to a nominal £1,000. I work full time and am not able to save anything, why should people get Council Tax reductions when they have savings, they should use these first to pay their bills and then be reassessed"
- "If you don't have people report ""minor"" income changes; how much would that cost in the long run? Paying out for a longer period of time if circumstances change? Maybe you should start to crack down on people who don't report the changes and keep siphoning money for as long as they can. How much does that add up to? Would that help reach your target of £1 million in savings?"
- "I think it is difficult to ask those struggling to pay more, when there are many who don't pay anything and their debts are wiped off. I would prefer that chasing non payers was reviewed, rather than penalising those who do. I appreciate that we are in a difficult position. I also think it is very unfair to use band A to demonstrate the amounts that the increases would be, is this the most common band for properties occupied by this cohort? If it is, then this should be clarified within the examples, otherwise it just looks like you are trying to minimise the effect this would have on residents."
- "I strongly feel the best way to include a CT reduction would be to incorporate it into the Universal Benefits calculation for the year. Then only an annual assessment needs to be carried out, rather than 4, which would give a further saving in administration."

- "I don't agree with reducing support for protected groups, being in a protected group should mean that they are not affected by the fact the council needs to save money. I agree with reducing admin costs by not constantly reassessing council tax reductions, if people have a change in circumstances that may affect their benefit they will let the council know about it. Reducing the savings limit will mean more people may be affected by having their council tax increased as their benefits reduce which will mean more families/single people will struggle financially and may create more poverty, the council should be actively trying to reduce poverty but some of the options that are being looking into will ensure at least one or more groups of people will be affected negatively."
- "Option 6 - if you reassess claims less often you'd end up with customers paying either too much or too little for a period of time. If the customer is on a low income and its a beneficial change shouldn't that be processed straight away as the customer would have less to pay as a result. Would we be making the customer worse off by not processing the change straight away. On the flip side if the change results in the customer being entitled to less CTR if the change isn't processed straight away would you end up with more overpayments being created which may be difficult to recover if the customer is on a low income. Would this result in more council tax being written off if we're unable to collect it."
- "If council tax was based on income including benefits and house band then it would be fair for all. People with benefits including for children and disability shouldn't be exempt from council tax- everybody should HAVE to contribute. Many people receive income from benefits that far outweigh the income of a full time worker and this needs to be levelled out and made fair."
- "I agree with your preferred approach"
- "My preferred approach would be options 6, 4 and 1. Some of option 2 could be implemented but not by as much as 10% and maybe protected groups could be looked at in more detail to assess who falls into them and real levels of hardship. What I don't want to see is food-banks on the streets of Kirklees."
- "20% is significant and will affect low income families especially when food and utility bills are going up."
- "With regards options 2 and 3, it makes sense to me to still protect lone parents with children under 5. Out of the 3 protected groups, protecting young people (and by extension protecting their parents from stresses on providing quality parenting) can have the single biggest impact on the wealth and quality of the district long term, such that further support can (eventually) be made available for the other 2 groups."
- "Whichever option you choose, it should not have the effect of widening the existing inequalities."
- "I believe that a 10% or 20% reduction is a good appropriate and would be affordable to people and help the Council keep key services going."
- "With regard to Option six, I believe it's a very good idea as long as reducing costs means that the seemingly useless middle management that the council chooses employ, within areas such as housing and environmental health are taken into account for reduction in numbers rather than the largely helpful individuals (who are presumably on lower wages too) on the front line."
- "By trying to be fair to as many people as possible, whilst taking into account the budget restrictions of the Council, I think you are taking the best approach"
- "to cut cost reduce to twice yearly"
- "Options two and six together seem as though they would work fine. I noted that you specifically gave cost implications for every option except for option six. You then proceeded to estimate the overall saving from 2, 4 and 6 together as less than the saving from two and four added together. Given that option 2 alone makes up 96% of the savings amount you need I highly doubt that three together would be needed to bridge the gap and feel that this is specifically used as an excuse to attack vulnerable groups both for existing and for trying to save towards something better at the same time and it's suspicious as hell. Also, in general, the best option for making up for the government screwing up its own money management is to make sure big corporations actually pay their damn taxes and maybe being a bit more careful about how many houses government officials can own rather than kicking people who have barely enough to get by anyway."

- "As a caring council we should be looking after the disabled, elderly and people on low incomes and people who cannot find work. Therefore reducing council tax for the vulnerable in any way we can is worth doing."
- "Personally on the 10% or 20% reduction it should if possible depend on each individual situation-it would cause severe hardship perhaps for some but be affordable to others. Just because someone is severely disabled doesn't necessarily mean they are poor (although its more likely). I would argue lone parents with children are the most vulnerable and should not be put under additional hardship. I also think if people have worked hard all their lives and managed to have a bit of savings put by for a rainy day and then fall on harder times they should not be penalised....£16k I would argue is reasonable to be able to keep without it affecting benefit...it today's value its not a lot in the scheme of things"
- "I agree with the preferred approach proposals"
- "It is about time that a clear, transparent new system is designed and linked to Universal Credit. I also feel that there should be a scale of assistance with those in most need getting a certain percentage, but those just over the cutover line not discriminated against either.. An example - years ago my mother was £2 per week over the financial assessment limit to receive Housing and Council tax benefits, due to a pension payment. Which left her disadvantaged to those who earned £3 less a week by some considerable amount. If the system is unfair then people will always work to break the Council bank and have a good case to complain. However I also find as I live with a partner and we both work. Colleagues who work with my partner receive additional money for low wages as they have children. when they have the option to work additional hours but refuse to as it affects their payments. However we receive nothing. I believe if people choose to have children why should we, when we have decided to not have any pay towards upbringing other people's children. So I think Universal Credits should be tightened first."
- "Concern I have with only charging 10% is around how efficient it is to collect small sums of money from people. Likewise option 6 might be confusing for people to understand when they should tell you about a change in circumstances."
- "More resources should be directed to recovering unpaid Council Tax"
- "We'd need more detail about what impact the UC option would have on the service, staff and CTax payers before I'd be confident in making a decision on that option. I am against any further austerity measures."
- "I can't see why people receiving a War Pension or War Widows Pension are in the protected group. If they are unable to work for whatever reason then surely they would be in receipt of other benefits. Lone parents with children under 5 and people with disabilities have a difficult enough time of it as it is and great thought should be given before increasing their financial burden"
- "as I have to pay 20 percent and I only get 73 a week there are those that get more than me should either pay the same or reduce admin costs. At the moment I thought all those in receipt of benefits had to pay 20 percent didn't realise that those that get more money than me didn't so I don't find that fair. so all in favour of them paying what I pay as job seekers is less the disability and its less than what lone parents get. Having said all that I don't have savings so if someone has savings they should pay towards their council tax as that's fair"
- "Options 2, 4 & 6 are good, but 3, 4 & 6 would be better and help to achieve savings for the next round of cuts the government introduce."
- "Disability and old age are factors beyond anyone's control and these people need financial aid as much as there is available. These people suffer at no fault of their own while some parents do not consider bills before having children. Having children is a choice, being old or ill is not. If you can't pay your bills, don't have so many children. I also oppose the principle of child benefit"
- "Don't agree with the savings limit reduction, this is often money people have saved for their funerals and seems harsh to reduce it by this amount. Surely these are people who have been prudent and not got into financial difficulty and are therefore worthy of a little support."

- "If you have savings of ANY sort you are in a position to contribute towards council tax, if you have or are having children you should also be aware of the financial responsibilities of not only becoming a parent, but not expecting the council to substitute your way of life. War veterans and soldiers however have made sacrifices and fought for and on behalf of us and deserve those privileges similar to the U.S"
- "Yes go for it"
- "I would say the amount of savings should be increased to 10,000, and also people who are long term ill should be protected"
- "The ""new scheme"" ideas depend completely on what is being proposed. Something that seems simpler for the council may be more confusing for claimants if it isn't in line with other benefits."
- "It must be very difficult to assess who is or is not entitled to a deduction.i for one was very grateful to receive the help after my records.but there seem to be a difference as in to who will receive or not.i suppose I have been lucky to always had a job and therefore was able to pay.many poeple just expect to get help automatically and complained if not.if someone can save that kind of money(i never have been) surely you should pay the full amount.the bottom line for me is.poeple don't like to pay for the service and many don't like to work either.everything for free."
- "Its like asking a person which way you would prefer to die....EXAMPLE shot /hanged / the result is still the same ! if it affects me then im not going to vote for it.Basically the full amount of council tax is too much for a single working person like myself with a 10 year old daughter."
- "You need to add CT Bands and put it up on higher earners. There are far too many properties paying disproportionately low CT. I write as someone who would be affected by this as would my two adult children. We all agree that the better off should pay more for humane and decent treatment of those less well off."
- "Any option that puts added financial strain on those who are already struggling is unacceptable. Council tax is already a regressive Tax, meaning those in the lowest bands pay relatively more. The banding system needs reviewing so those in the higher bands pay the same in relation to their property value. On a general note, local councils need to look at other ways of saving money instead of looking to constantly increase council tax. It is putting an increasing financial burden on people. The council should look at reducing the tiers of management and bureaucracy first."
- "By reducing how often we reassess council tax reduction entitlement has potential danger of overlooking when this entitlement needs to be removed. I also strongly disagree with reducing support to severely disabled, think it's unethical. I strongly agree with reducing the savings limit from £16,000 to £8,000(or maybe £10,000) as £16,000 figure is too high."
- "It is always assumed that war Widows/vetreans should have discounts. Some may have savings or other income way over the limit. This should be assessed."
- "The information provided is difficult to understand and I used to work in housing and advise people on benefits. My opinion is that no-one whose only income is state benefits of any kind should have to pay any more or lose protection. Benefit levels are set at rates that barely cover basic living costs and any increase in expenditure will have a negative impact on them. Will these changes lead to more people using food banks, being unable to heat their houses, buy children shoes etc? I am well aware of the council's financial position (am taking VR as a result) but poor people cannot be made to pay the cost of it. It could cost the council more in the long run if people are unable to maintain their health and wellbeing"
- "All good."
- "Ensure all people who should pay do!"
- "That sounds like the best options to me"
- "Much prefer a combination of option 3 & 6."
- "many lone parent families have child tax credits and child benefit and child support in addition to wages or Income support etc and for those with several children this can amount to significant money so reducing any council tax reduction should not mean serious problems. perhaps offering advice about money

management help if this is rolled out would be a good idea. It is often people's choices or poor money management skills that cause problems. For basic state pensioners with war related benefits the same applies. many of those will also have attendance allowance and perhaps we should encourage others who need to, to claim this too."

- "Reduce admin costs is the best option!"
- "Currently Kirklees approach is to subsidise those protected groups by reducing services and increasing council tax for those in higher bandings. So for example a person paying in Band G has seen a significant increase in their council tax bill which is completely unjustified when analysed against the services received and utilized. Kirklees Council tend to waste a lot of the available resources and revenues unjustifiably without consultation and transparency and then squeeze and claw back the wasted monies from council tax payers in higher bandings. Its completely scandalous and immoral but does anyone care as long as the Kirklees Cabinet have enough monies to fill their own bellies sod the rest of us!!!"
- "I think out of all the options, 2, 4 and 6 would be better. I think reducing admin costs overall need to be done with people working more effectively. This could be replaced by a simple confirmation system online which the majority of people will be able to access. I would also agree with lowering the level of capital savings to £4000 or such like. I dont believe you should have that level of savings whilst getting a reduction in council tax. Other people dont have this luxury and have to pay."
- ""This is my opinion"", that many young single girls become pregnant deliberately to work the system. It would be interesting to know how much it costs tax payers. I am a pensioner and I still pay 20% tax on my private pension having contributed to the exchequer for 50 years and paid my contributions weekly / monthly for my retirement pension, you could argue I was one of the lucky ones ,but I still worked a minimum of 60 hours a week to achieve my retirement pension and no doubt I was lucky enough to work in a period when jobs were plentiful and earnings kept pace with inflation, but 1000`s like me saved. Unlike today`s attitude live now pay later."
- "I think this would work as the residents in the protected groups are in receipt of benefits and could probably make up the 10% themselves, a bit like the bedroom tax."
- "The only option I favour is the first - no cuts. Th least well-off have, nationally, been the hardest hit by austerity measures, both at national and local level. Any reduction in Council Tax Benefit would hit the least privileged members of society. Any reduction in Council Tax Benefit is likely to have adverse effects on health, so making additional demands on the already presurised NHS budget (admittedly not administered by Kirklees) and so may well result in no overall saving but with an increase in poor health."
- "I believe that lowering the capital limit to 8,000 will not save much as the vast majority of non pensioner claimants have nowhere near this amount of capital. War widows get an exceptionally good deal from the KMC scheme which cannot be sustained when you are cutting money to others less well off. The Major Government were to limit claims to the Band D figure is this is the average level of Council Tax. The Blair Government overturned this idea. Perhaps this should be revisited, why should poorer people pay more to help those in an expensive house? How about using the overlarge criteria as used for HB claimants for CTR? Why should those in overlarge homes receive help for the excess part of their homes?"
- "Difficult choices. Seems right balanced approach"
- "Reducing the amount of savings is abhorrent. In fact all 3 proposals need reconsidering as unfair to all the groups involved. In my opinion Council Tax benefit should be available to ALL disabled people - probably all those that receive Personal Independence Payment at any rate and the disabled should not be discriminated against as they are now. The only proposal that has any sense at all is number 6 and should apply to everyone not just Universal Credit recipients"
- "I think you should increase council tax, to cover the costs."

- "More tax = a better Kirklees. Raise council tax! We don't want to see scenes like in Birmingham where bins go I collected. Nobody wins if we pay tax and don't see the benefit. Raise council tax, maybe means tested, so we can all enjoy a better quality of life in Kirklees."
- "Aggressively chase those you don't pay their council tax as it's not fair on all those that abide by the law and pay their fair share!"
- "reduce all benefits by 30%. Force them back into work."
- "It is imperative you make people pay their council tax and do not write it off especially if it is the same people each year. It is better to base your calculations on what people receive in income as it is difficult to assess accurately what savings people have, especially when you are only talking about people with savings of less than £16 000"
- "why do we pay to a parish through council tax?! Get rid of this, not everyone believes in god and we have to pay funeral costs anyway so why not let it all be paid through the funeral parlours seeing as it's a rip off anyway. They charge as much as they can for the inevitable"
- "The questions are limited in answer (I understand the challenges of a survey), so it's difficult to completely agree with all the elements of the options suggested. Option 3 is more preferable to option 2. Though option 4 should be a definite. Option 6 whilst being simple to administer leaves low income / high savings groups still benefitting inappropriately and conflicts with option 4. Ideally I'd prefer options 3 and 4 with an amended option 6 (not quite so simple)."
- "completely agree, as a council tax full payer, as I work full time with two jobs to be able to pay my way and all my bills in full, the financial situation does need addressing but not at the expense of local people who work and receive no financial benefits. everyone should have to cover this shortfall in finance . thank you for asking me to participate."
- "The administration system is not at it's best as it is so a different system could solve some of the financial losses"
- "There needs to be protection for pensioners, we have already had a 3% increase to pay for social care, we are due to retire we have to look seriously about moving home maybe out of kirklees. We only have a 3 bed room house and a huge chunk of our weekly pension will have to pay council tax, I would hate to think on top of that we had to find rent, we are lucky we are almost mortgage free. We have worked hard all our lives and need to find a way to save the value of our house to leave to our child with learning difficulties as she may struggle to find a decently paid job. We should be looking at attracting more employment into the area then people who can work can come off of benefits."
- "The authority should not look at how to tweek an existing system without looking to reassess the whole scheme to see if there is a better overall method of assessing council tax and any necessary reductions due."
- "You say your preferred approach is to implement options 2, 4 & 6, yet you say that the introduction of universal credit means the existing scheme is becoming difficult to run & will get harder. Surely common sense would dictate that you need to develop a new scheme which accounts for these changes, rather than making cuts to address the initial problem & then having to reevaluate it again in another year or two, at an additional cost to the tax payer."
- "Council tax should be reduced for all, as the money earned is clearly wasted on hair brained schemes thought up by the elected individuals of the council. Individuals who are elected by less than the majority of people in Kirklees, and who are incapable of undertaking the duties elected to carry out. Also if the number of councillors per ward was reduced to 2 from 3, you would save enough money there to not have to touch council tax support"
- "The system the has been in place has worked.changes that you want to make are not helping us. Although I work full.time and I get a single council tax saving. It isn't much in an ever increasing economy. My wage has not I creased in line with infktion the cost of living is ridiculous. I am jut about keeping my head above water. Now you want to take more money from me. There are other ways to make money than taking from those that appear to earn a bit more than those on be edits. As much as I believe we should have a benefit system- I already py tax etc. I cannot now afford to support your shortfalls. Perhaps look at what the councillors get for free. Look at empty buildings make better use of your resources. I get stung for anything to do with coucillors services if I

want to use them because I am a we earning diggle person on a mediocre wage trying to get by. Your suggestions will not help me or benefit me in any way apart from making me poorer than if I was on benefits"

- "Strongly disagree with reducing support for protected groups as these are vulnerable groups who we need to ensure are supported"
- "I would agree to your preferred approach."
- "I appreciate that savings may be needed, however, reducing the help for vulnerable families is a false economy: for which the bill will have to be picked up in other areas, such as mental health provisions. In this questionnaire you have made that 10% reduction appear to be a tiny amount but have omitted to declare any perspective by stating what percentage of weekly income that will be for a vulnerable adult, which, en fin, is a kin to less food or heat of rent. £8000 is not a huge amount to have in savings and if a parent does pass away a small inheritance is a tiny consolation that can carry a brokenhearted citizen, to penalize a vulnerable adult by reducing the tiny amount of support they receive is just plain cruel. In my humble opinion the only valid savings that can be made would be administrative, (why 4 times a year? Twice max) along with the council fighting against the party politics of austerity and central government to demand the money that Tory councils receive in order to provide the services this council are legally required to give? Regards [name] I would like to take this opportunity to say thank you, from the bottom of my heart, for the financial and emotional support myself, my family and friends had received over the years, without which I would have struggled to survive at times. Please watch Daniel Blake and fight hard for the vulnerable citizens of Kirklees and the UK, these are the people who rely upon you, they're already falling through the safety net onto the streets, please consider this and fight against austerity before we find children begging on the streets."
- "agree"
- "Targeting the most vulnerable groups of people resident in the area is not going to save money in the long term, and may have implications for other services that these people will no longer be able to afford. These are not useful options for consideration, and should be removed. In addition the administration of such a change will cost money, so the savings may be very limited. The only ways to make savings are:- 1) to focus on the administration of the system, ensuring that it remains flexible enough to meet the needs of the residents of Kirklees, and to be able to facilitate the raising of Council Tax. A properly designed system that is accessible for residents, and is efficient in its usage by staff will be welcome. However, there are already problems with the Universal Benefit/Credit system, so this needs careful consideration. 2) to raise Council Tax for the highest earners, or property owners. The would need to be an evaluation of the current banding system and an estimate of how much money this would raise. This should be included as an option, even if it may be considered unpopular by local business and home owners. This is one of the tough decisions you need to make. Targeting the vulnerable is not tough, it is far too easy."
- "More needs to be done for those who are single parents, who work full time and are on a low income. A lot of people struggle with bills who work and most workers working over 16 hours do not get reductions"
- "reduce council tax in line with other local councils would be good."
- "How about you collect the money you are already owed rather than writing it off."
- "I feel that the costs of designing and implementing a new scheme for each local authority to work with U/C will cost more that the projected savings. Surely this could be done nationally, and then offered to different councils."
- "from the work I have done with families within the council those who don't get any support at the moment are at a greater financial disadvantage to those in receipt of disability benefits, who get not only the extra income from DLA/Pip but then many go on to receive a full exemption from council tax under-stand ably the council has had to reduce costs and I feeler its a fairer system if all benefit recipients get the same disregard if any."
- "Perhaps funding to Parish councils could also be reduced with the parish's being encouraged to raise funds etc to cover the shortfall. Our local Parish council is disappointing and does not meet the needs of many of it's residents, they are set in their ways and too rigid."

- "Would simplifying the administration mean reduction in staff and thus making people redundant? If so I would tend to disagree with that option. I would seriously look at raising council tax for those in highly banded properties (i.e. the wealthy) rather than reducing support for the poorer residents of the area. This would seem fairer than what has been outlined. I think all local authority chiefs should get together and defy the government by raising council tax for those living in high end housing and areas."
- "Increase council tax for top end rates"
- "Reduce administrative costs is the healthiest option"
- "Simplify administration should help immensely - savings on staff costs as well as savings in CTR awards should be combined towards the overall £1m aim. The trick will be to realise the actual staffing savings and not just move them elsewhere."
- "These appear to be the best options however I have concerns about those with severe disabilities and on pensions who are unable to increase their incomes. Parents with children between the ages of 2 and school age will likely be able to access childcare support which would enable them to increase their working hours and income therefore they are in a better position. I also feel that for the future the council should be looking at option 5 alongside these options so that by 2020 there is another viable alternative."
- "As a landlord with tenants receiving housing benefit could I suggest that you stop sending me monthly statements by post telling me how much housing benefit has gone into my account. I already know this by looking at my account online. I don't know how many landlords you have but I guess this would make a considerable saving in both admin costs and postage. For landlords options 2 and 3 would be a complete mess."
- "Keep a single person discount in place for anyone with less than the average national income and definitely below £20k"
- "Some options are difficult to assess due to lack of information though I appreciate the need to be concise for a survey - option 5. This option does not appear to make a significant saving (200K over 3 years - is this net? Does it take into account the cost of setting up a new system?) I am strongly opposed to option 4 - as a higher bracket tax payer I am concerned that this is another way of 'stinging' people who go out to work and who make a concerted effort to save. All that said, doing nothing is not an option."
- "i think in certain caseers it is wrong we are in the age group of 62 i only work part time and without the help which is not much we will not be able to pay the poll tax perhaps if you asked single mums old age pensoiners just to pay 1 pound it would help."
- "In the info given for option 1 you say that money could be saved by increasing council tax or reducing services. We are not given the opportunity to to comment on these options. Surely the problem could be solved by increasing council tax. When people understand that the blame for this increase lies with the Tory Government hopefully they would be more likely to cast their votes accordingly, and get rid of them"
- "Eligibility assessment should be income based only. Number of children should be disregarded. If someone in work chooses to have more children then it is their responsibility to support them, not the state by allowing/giving more in benefits for people who choose to have children they can't afford to support. Develop a new scheme to link with Universal Credit and reduce the payments TO ALL RECIPIENTS by the percentage required to achieve the required savings eg 4 or 5%. Administration should remain at a high level in order to allow the scheme to run efficiently and prevent fraud/overpayment. Everyone should have equal entitlement based on their income and all should pay more if necessary. Savings should be disregarded. If someone has worked and saved their money it is to their credit. It should not be taken off them because they have been sensible. They are penalised in comparison to someone who has been irresponsible with their money and perhaps frittered it away knowing that the 'State' will bale them out. So, income based and linked to Universal Credit system so that income changes are notified promptly/automatically. No reductions in staff. The system needs to be properly managed."
- "Perhaps you need to consider the meaning of the word 'protected' and determine what it means. Are you hoping to change it's meaning - and is the dictionary definition no longer valid?"

- "I think that everyone should pay Council tax at 100% cost. They can afford Sky dishes, to smoke, drink and drive cars - they can afford to pay Council Tax. Get real - stop being so soft headed. May be if they did some obligatory Council work (litter picking /caring for elderly etc) they could earn a discount?"
- "I agree"
- "Can the £1m not be obtained by introducing higher tax bands for the most expensive houses, rather than cutting relief to the less well off ? All 6 options are fundamentally flawed because they fail to recognise that families needing support are the ones least able to take further cuts over and above what they've taken over 7 years of a Tory Govt. Any extra income needed by the Council must surely come from those who can most afford it. It's shocking this option isn't offered in this survey. Many Council have a higher tax band category for the highest value homes, so why not Kirklees ?"
- "I would be willing to pay 10% more council tax to stop you treating those who are already vulnerable punitively."
- "Don't respond to pre arranged options because they invariably lead to subsequent misrepresentation. In a nutshell however my preferred option is for the KMC to raise funds via graduated taxation and meet costs via this increase. Happy to pay more if services/provision improves notably road investment and health support services."
- "The questionnaire concerns only council tax reductions. I hope consideration is also being given to perhaps increasing the differentials between bands so that those in larger and pricier houses who by and large can afford more pay more council tax."
- "Property owners should pay council tax, not the people renting it. The owners, after all, reap a significant financial reward from owning a house in a well run and well serviced community. Also, why are pensioners exempt? That makes no sense at all."
- "Some protected groups have little money as it is. You should assess all protected groups like every one else. Some protected groups have more money coming in than working people this is not fair and working people suffer"
- "It is not fair to penalise people with savings. I have a lady we care for + she needs savings in case she needs a new bed etc, as her equipment can be very expensive"
- "Reducing upper capital limit to approx £10,000-£12,000 rather than £8,000."
- "council tax is NOT value for money and is wasted by the people sitting at desks at the top lining their pockets."
- "Reducing the saving limit is far too personal."

Appendix 4 – Schedule 1A Local Government Finance Act 1992

“SCHEDULE 1A COUNCIL TAX REDUCTION SCHEMES: ENGLAND

Interpretation

1 In this Schedule—

(a) “scheme” means council tax reduction scheme under section 13A(2), and

(b) in relation to a scheme, “the authority” means the billing authority which made the scheme or is under a duty to make it.

Matters to be included in schemes

2(1) A scheme must state the classes of person who are to be entitled to a reduction under the scheme.

(2) The classes may be determined by reference to, in particular—

(a) the income of any person liable to pay council tax to the authority in respect of a dwelling;

(b) the capital of any such person;

(c) the income and capital of any other person who is a resident of the dwelling;

(d) the number of dependants of any person within paragraph (a) or (c);

(e) whether the person has made an application for the reduction.

(3) A scheme must set out the reduction to which persons in each class are to be entitled; and different reductions may be set out for different classes.

(4) A reduction may be—

(a) a discount calculated as a percentage of the amount which would be payable apart from the scheme,

(b) a discount of an amount set out in the scheme or to be calculated in accordance with the scheme,

(c) expressed as an amount of council tax to be paid (lower than the amount which would be payable apart from the scheme) which is set out in the scheme or is to be calculated in accordance with it, or

(d) the whole amount of council tax (so that the amount payable is nil).

(5) A scheme must state the procedure by which a person may apply for a reduction under the scheme.

(6) A scheme must state the procedure by which a person can make an appeal under section 16 against any decision of the authority which affects—

(a) the person's entitlement to a reduction under the scheme, or

(b) the amount of any reduction to which the person is entitled.

(7) A scheme must state the procedure by which a person can apply to the authority for a reduction under section 13A(1)(c).

(8) The Secretary of State may by regulations prescribe other requirements for schemes.

(9) Regulations under sub-paragraph (8) may in particular—

(a) require other matters to be included in a scheme;

(b) prescribe classes of person which must or must not be included in a scheme;

(c) prescribe reductions, including minimum or maximum reductions, which must be applicable to persons in prescribed classes;

(d) prescribe requirements which must be met by the procedure mentioned in sub-paragraph (5).

(10) Regulations under sub-paragraph (8) may in particular set out provision to be included in a scheme that is equivalent to—

(a) provision made by a relevant enactment, or

(b) provision that is capable of being made under a relevant enactment,

with such modifications as the Secretary of State thinks fit.

(11) Subject to compliance with regulations under sub-paragraph (8), a scheme may make provision that is equivalent to—

(a) provision made by a relevant enactment, or

(b) provision that is capable of being made under a relevant enactment,

with such modifications as the authority thinks fit.

(12) For the purposes of sub-paragraphs (10) and (11), each of the following enactments as it had effect on the day on which the Local Government Finance Act 2012 was passed is a “relevant enactment”—

- (a) sections 131 to 133 of the Social Security Contributions and Benefits Act 1992 (council tax benefit);
- (b) sections 134 to 137 of that Act (general provisions about income-related benefits) so far as applying in relation to council tax benefit;
- (c) section 1 of the Social Security Administration Act 1992 (entitlement to benefit dependent on claim) so far as applying in relation to council tax benefit;
- (d) section 6 of that Act (regulations about council tax benefit administration);
- (e) sections 32 to 34 of the Welfare Reform Act 2007 (benefit for persons taking up employment) so far as applying in relation to council tax benefit.

Preparation of a scheme

3(1) Before making a scheme, the authority must (in the following order)—

- (a) consult any major precepting authority which has power to issue a precept to it,
- (b) publish a draft scheme in such manner as it thinks fit, and
- (c) consult such other persons as it considers are likely to have an interest in the operation of the scheme.

(2) The fact that this paragraph was not in force when any step described in sub-paragraph (1) was taken is to be disregarded in determining whether there has been compliance with that sub-paragraph.

(3) Having made a scheme, the authority must publish it in such manner as the authority thinks fit.

(4) The Secretary of State may make regulations about the procedure for preparing a scheme.

(5) Regulations under sub-paragraph (4) may in particular—

- (a) require the authority to produce documents of a particular description in connection with the preparation of a scheme;
- (b) include requirements as to the form and content of documents produced in connection with the preparation of a scheme;
- (c) include requirements (in addition to sub-paragraphs (1)(b) and (3)) about the manner in which such documents must be published;
- (d) require the authority to make copies of such documents available for inspection by members of the public, or to supply copies of such documents to them;

(e) include provision about the making of reasonable charges for the supply of copies of such documents to members of the public.

Default scheme

4(1) The Secretary of State must by regulations prescribe a scheme (“the default scheme”) for the purposes of this paragraph.

(2) The first financial year to which the default scheme relates must be the year beginning with 1 April 2013 (or such other year as is specified in section 10(4) of the Local Government Finance Act 2012).

(3) The default scheme must comply with the requirements of—

(a) paragraph 2(1) to (7), and

(b) any regulations under paragraph 2(8).

(4) The default scheme may in particular make provision that is equivalent to—

(a) provision made by a relevant enactment, or

(b) provision that is capable of being made under a relevant enactment,

with such modifications as the Secretary of State thinks fit.

(5) For the purposes of sub-paragraph (4), each of the following enactments as it had effect on the day on which the Local Government Finance Act 2012 was passed is a “relevant enactment”—

(a) sections 131 to 133 of the Social Security Contributions and Benefits Act 1992 (council tax benefit);

(b) sections 134 to 137 of that Act (general provisions about income-related benefits) so far as applying in relation to council tax benefit;

(c) section 1 of the Social Security Administration Act 1992 (entitlement to benefit dependent on claim) so far as applying in relation to council tax benefit;

(d) section 6 of that Act (regulations about council tax benefit administration);

(e) sections 32 to 34 of the Welfare Reform Act 2007 (benefit for persons taking up employment) so far as applying in relation to council tax benefit.

(6) The default scheme is to take effect, in respect of dwellings situated in the area of a billing authority, if the authority fails to make a scheme on or before 31 January 2013 (or such other date as is specified in section 10(4) of the Local Government Finance Act 2012).

(7) If the default scheme takes effect in the area of a billing authority, this Part applies to the default scheme as if it had been made by the authority.

Revisions to and replacement of scheme

5(1) For each financial year, each billing authority must consider whether to revise its scheme or to replace it with another scheme.

(2) The authority must make any revision to its scheme, or any replacement scheme, no later than 31 January in the financial year preceding that for which the revision or replacement scheme is to have effect.

(3) The Secretary of State may by order amend sub-paragraph (2) by substituting a different date.

(4) If any revision to a scheme, or any replacement scheme, has the effect of reducing or removing a reduction to which any class of persons is entitled, the revision or replacement must include such transitional provision relating to that reduction or removal as the authority thinks fit.

(5) Paragraph 3 applies to an authority when revising a scheme as it applies to an authority when making a scheme.

(6) References in this Part to a scheme include a replacement scheme.

Arrangements to deal with shortfall in council tax receipts

6(1) In this paragraph “scheme authority” means, in relation to a scheme and a year—

(a) the billing authority which made the scheme, and

(b) any major precepting authority with power to issue a precept to that billing authority in relation to that year.

(2) Two or more scheme authorities may make arrangements which are to have effect if, as a result of the operation of the scheme—

(a) there is a deficit in the billing authority's collection fund for that year, or

(b) the billing authority estimates that there will be such a deficit.

(3) Arrangements under this paragraph may include—

(a) the making of payments by one scheme authority to another scheme authority;

(b) the variation of any payment or instalment of a payment which is required to be made under regulations under section 99 of the 1988 Act (regulations about funds) that make provision in relation to council tax.

Provision of information to the Secretary of State

7(1)The Secretary of State may serve on a billing authority in England a notice requiring it to supply to the Secretary of State such information as is specified in the notice and required by the Secretary of State for the purpose of exercising, or of deciding whether to exercise, any function relating to schemes.

(2)The authority must supply the information required if it is in its possession or control, and must do so in such form and manner and at such time as the Secretary of State specifies in the notice.

(3)If an authority fails to comply with sub-paragraph (2), the Secretary of State may exercise the function on the basis of such assumptions and estimates as the Secretary of State thinks fit.

(4)In exercising, or deciding whether to exercise, any function relating to schemes, the Secretary of State may also take into account any other available information, whatever its source and whether or not obtained under a provision contained in or made under this or any other Act.

Guidance

8In exercising any function relating to schemes, a billing authority must have regard to any guidance issued by the Secretary of State.

Transitional provision

9(1)The Secretary of State may by regulations make such transitional provision regarding the commencement of schemes as the Secretary of State thinks fit.

(2)Such provision may include, in particular, provision for and in connection with treating a person who is or was in receipt of council tax benefit, or who makes or has made a claim for that benefit, as having made an application for a reduction under a scheme.

Appendix 5 – The History and basic mechanism of the scheme

With effect from April 2013 Council Tax Benefit was abolished by the Welfare Reform Act 2012 under section 33(1)(e).

Prior to April 2013 the cost of Council Tax Benefit was met by the Government in full however from 1 April 2013 the reduction of an applicants' Council Tax would be through a local scheme via a discount. The Government advised that it would be giving a grant to billing authorities and major preceptors of 90% of the original cost of Council Tax Benefit to partially compensate for the loss in income.

Billing authorities are required to award Council Tax Reduction to those of pension age in the same way as they always had under the old Council Tax Benefit Scheme. That meant that the 10% reduction in grant was born entirely by those of working age. In Kirklees that 10% reduction in grant meant that working age recipients saw the award they might have seen under the old Benefit scheme reduce by 29%. That decision was reviewed and changed to 20% from April 2015. Those decision are set out in section 9 of this report.

The current scheme borrows most of its structure from what was its predecessor, the Council Tax Benefit Scheme.

The scheme includes a set of allowances that are designed to describe the financial need of a household. Those allowances include specified amounts and disregards for adults based upon age, children, family and degrees of disability.

The means tested assessment does recognise the additional costs of disability by both disregarding Disability Living Allowance and Personal Independence Payments and awarding "premiums" in the needs allowance. So that not only are those most severely affected "protected", their award is higher than their non-protected equivalent, before the protection considered in this report, is applied.

This means that the scheme itself has inbuilt protection for disabled and lone parent applicants that is not the subject of any proposed change.

Those allowances are then used to calculate a sum of money against which a household's actual weekly income (subject to appropriate income disregards) can be compared and any income above their needs identified. This is known as the Means test.

The scheme then reduces that calculated figure by 20% for non-protected groups meaning that they have more Council Tax to pay than those that are protected but have the same disposable income.

The protections considered in this report were originally designed for lone parents with children under 5 and those with the severe and enhanced disability premiums in order to recognise an individual's limited ability to respond to the implicit "work incentive".

Appendix 6 – Consultation Document

Consultation on proposed changes to the local (working age) Council Tax Reduction Scheme

What is Council Tax Reduction?

Council Tax Reduction is a local scheme designed to help households on low incomes to pay their council tax.

Almost 37,000 people are receiving council tax reduction at the moment, at a cost to Kirklees Council of £28.8 million a year.

Why make changes?

You will have heard about the ongoing financial challenge we face. We need to reduce the cost of the scheme by at least £1 million during the next financial year, to contribute towards balancing the books.

To help local councillors decide on any changes to the local working age council tax reduction scheme, we are consulting on the potential options for changes, including a preferred approach which we believe will best help us achieve the savings we need to make. Some options may be combined and introduced together, and any changes will be introduced from 1st April 2018.

The Government's introduction of Universal Credit, and how we receive information about this, affects how we administer council tax reduction. Options five and six could help simplify our local scheme by working more closely with Universal Credit, reducing ongoing administration.

There will be no changes to the national council tax reduction scheme for people of pension age.

Our local scheme currently works like this:

- You must have less than £16,000 in capital, savings, shares and property.
- We calculate your reduction using your household's income and savings and compare this to what the government says your family needs to live on.
- This figure is then reduced by 20% for working age claimants who are NOT in one of the protected groups below:

- Lone parents with children under the age of 5
- Those eligible for severe disability premium or enhanced disability premium
- Those receiving War Pension or War Widows Pension

Approximately 11,200 customers are in the protected groups.

Our preferred approach

Our preferred approach would be to implement options two, four and six, reducing costs by approximately £1,060,000 and meaning we achieve the necessary reduction in the cost of the scheme.

Please tell us what you think

We would like to understand how much you agree or disagree with each option. This will help councillors make decisions on the scheme. A final decision will be made by Full Council before the end of January 2018.

Section 1 - Your views

This section asks for your views on six potential options for changes, including a preferred approach which we believe will best help us achieve the savings we need to make.

Option one

No change - keep the current local scheme as it is

We could choose to retain the current scheme for another 12 months, meaning council tax support would continue much as it is. This would not make any savings. In order to continue funding the current scheme, we would need to find other ways of meeting the shortfall. This could include raising council tax, or reducing services further.

Please tell us how far you agree or disagree with keeping the current scheme as it is:

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree

Option two

Local (working age) council tax support is reduced by 10% for protected groups

This option would retain the current scheme with one key change – reducing the amount of support that protected groups receive by 10%.

For example, someone with severe disability premium who currently gets 100% support towards their bill would get 90% and be expected to pay the remainder themselves. This would be £1.53 per week or £79.56 per year for a single person in a Council Tax Band A property (or £2.04 per week / £106.08 per year for a couple).

This option would reduce the cost of the scheme by approximately £960,000. Combined with other options, it could help achieve the necessary £1 million reduction.

Please tell us how far you agree or disagree with reducing support by 10% for each protected group:

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree
Lone parents with children under the age of 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People eligible for severe disability premium or enhanced disability premium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People receiving War Pension or War Widows Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Option three

Local (working age) council tax support is reduced by 20% for protected groups, so protected groups are assessed in the same way as all other working age claimants.

This option, similar to option two, would retain the current scheme with one key change – reducing the amount of support that protected groups receive by 20%.

The 20% works out as £4.08 per week (£212.16 per year) for a couple in a Council Tax Band A property, or £3.06 per week (£159.12 per year) for a single person.

This option would reduce the cost of the scheme by approximately £1.9 million.

Please tell us how far you agree or disagree with reducing support by 20% for each protected group:

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree
Lone parents with children under the age of 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People eligible for severe disability premium or enhanced disability premium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People receiving War Pension or War Widows Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Option four

Reducing the savings limit from £16,000 to £8,000

Currently you must have less than £16,000 in capital, savings, shares and property.

Option four would reduce the savings limit down to £8,000. This would mean that people with between £8,000 and £16,000 would no longer be eligible for local council tax reduction.

This option would reduce the cost of the scheme by approximately £101,000. Combined with other options, it could help achieve the necessary £1 million reduction.

Please tell us how far you agree or disagree with reducing the savings limit:

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree

Option five

Develop a new local council tax reduction scheme

The Government's introduction of Universal Credit, and how this is assessed, means that our existing scheme is becoming difficult to run, and will get more difficult as more people start to receive Universal Credit. Option five is to develop a new, simpler council tax reduction scheme which would better fit with the Universal Credit system.

A new simpler scheme would likely work by only assessing your income. We would not need information about any children and related benefits, or any changes in benefits income.

The new scheme would only affect customers as they move onto Universal Credit.

A new local council tax reduction scheme should reduce expenditure over time, and could save around £200,000 by 2022. Combined with other options, it could help achieve the necessary £1 million reduction.

Please tell us how far you agree or disagree with developing a new scheme:

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree

Option six

Reduce administration costs

The way we receive information about Universal Credit affects how we administer council tax reduction. Option six is to reduce how often we reassess council tax reduction entitlement, to four times per year. This will cut down on costly administration of the scheme, and combined with other options, it could help achieve the necessary £1 million reduction.

It would also mean that customers do not need to report minor income changes during this period - though a significant change such as the claimant or a partner moving home, or the claimant starting or stopping work, would still result in a reassessment of council tax reduction.

Please tell us how far you agree or disagree with reducing administration of the scheme:

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree

Our preferred approach would be to implement options two, four and six. This would mean reducing support by 10% for protected groups, reducing the savings limit, and simplifying administration.

If you have any comments on our preferred approach then please use the space below:

Section 2 - About you

This section asks for some details about you. This information will help us to understand any differences in views between groups. Your responses are completely confidential and will not be used to identify you as an individual.

Are you completing this questionnaire:

- As, or on behalf of, a council tax payer in Kirklees
- As, or on behalf of, someone who receives council tax reduction in Kirklees
- On behalf of a local voluntary / community group or organisation
- On behalf of a local business
- As a Kirklees Council councillor or employee
- In another capacity

Are you...

Working age

Pension age

Thank you for sharing your views.

Please make sure we receive your completed survey by 15th October 2017.

Results will be shared with Kirklees councillors to help them make decisions on the Kirklees council tax reduction scheme from April 2018.

Appendix 7 – Equality impact assessment Stage 1

1) WHAT IS YOUR PROPOSAL?	Please select YES or NO
To introduce a service, activity or policy (i.e. start doing something)	NO
To remove a service, activity or policy (i.e. stop doing something)	NO
To reduce a service or activity (i.e. do less of something)	NO
To increase a service or activity (i.e. do more of something)	NO
To change a service, activity or policy (i.e. redesign it)	YES
To start charging for (or increase the charge for) a service or activity (i.e. ask people to pay for or to pay more for something)	YES
<p>Please briefly outline your proposal and the overall aims/purpose of making this change:</p>	
<p>Review of working age (means tested) local Council Tax Reduction (CTR) scheme to take account of issues with Universal Credit, Capital limit, legislation changes and an admin change to the local scheme.</p> <ul style="list-style-type: none"> - a proposed 10% scheme for the current protected groups, (Option 2) - Capital change from £16,000 to £8,000 (Option4) - Admin change to bills and notification to 4 times per year (Option 6) - retain the current 20% scheme for other working age group. <p>There are approx 37,604 customers in the current CTR scheme; (including approx 11,200 in the protected groups) should the change be adopted. The CTR awarded to the protected groups is approx £9mil, and a 10% scheme would reduce this CTR award by approx £900k. NB Please note, this proposal does not affect the protected pension group.</p> <p>A 10 % scheme for a Band A property (excluding any parish precept) would be approx £106.08 pa to pay for a couple and £79.56 p.a for a single person.</p> <p>Capital Limit affecting 140 customers £101k p.a.</p>	

2) WHAT LEVEL OF IMPACT DO YOU THINK YOUR PROPOSAL WILL HAVE ON...			Level of Impact
			Please select from drop down
Kirklees employees within this service/directorate? (overall)			Neutral
Kirklees residents living in a specific ward/local area?			Neutral
Please tell us which area/ward will be affected:			all
Residents across Kirklees? (i.e. most/all local people)			Neutral
Existing service users ?			Neutral
Each of the following protected characteristic groups ?			Please select from drop down
<i>(Think about how your proposal might affect, either positively or negatively, any individuals/communities. Please consider the impact for both employees and residents - within these protected characteristic groups).</i>			
	...age	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...disability	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Negative
	...gender reassignment	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...marriage/civil partnership	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...pregnancy & maternity	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...race	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...religion & belief	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...sex	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral
	...sexual orientation	What impact is there on Kirklees employees /internal working practices?	Neutral
		What impact is there on Kirklees residents /external service delivery?	Neutral

3) HOW ARE YOU USING ADVICE AND EVIDENCE/INTELLIGENCE TO HELP YOU?		Please select YES or NO
Have you taken any specialist advice linked to your proposal? (Legal, HR etc.)?		NO
Do you have any evidence/intelligence to support your assessment (in section 2) of the impact of your proposal on...	...employees?	NO
	...Kirklees residents?	YES
	...service users?	YES
	...any protected characteristic groups?	YES
<p>This will affect the following groups as we are asking them to pay (10%) of Council Tax rather than 20% for other working age customers. Together with the reduced capital from £16,000 to £8,000 and the admin changes to bill 4 times p.a.</p> <ul style="list-style-type: none"> - Lone parents with children under the age of 5 - Those in receipt of war pensions, or war widows pension - Those eligible for severe disability premium or enhanced disability premium 		
		Please select from drop down
To what extent do you feel you are able to mitigate any potential negative impact of your proposal on the different groups of people outlined in section 2?		FULLY
To what extent do you feel you have considered your Public Sector Equality Duty?		FULLY

STAGE 1 ASSESSMENT	
IMPACT	RISK
Based on scoring of 1) and 2)	Based on scoring of 2) and 3)
-5	5
SCORE (calculated) Max = - / + 32	SCORE (calculated) Max risk = - / + 40
You need to move on to complete a Stage 2 assessment if:	
The final Impact score is negative <u>and</u> or the Risk score is negative.	

Appendix 8 – Equality impact assessment action plan

Directorate:	Senior officer responsible for service/policy:
Finance, IT and Transactional Services	Steve Bird
Service:	Lead officer responsible for this EIA:
Welfare and Exchequer	Julian Hobson
Specific service area/policy:	Date of EIA (Stage 1):
Benefits	7 th August 2017
EIA (Stage 1) reference number:	Date of EIA (Stage 2):
	19 th October 2017

A) Further evidence and consultation with employees, residents and any other stakeholders

CONSULTATION WITH KEY STAKEHOLDERS				COMPLETE THIS DETAIL WHEN YOU HAVE DONE YOUR CONSULTATION	
REF No.	Which key stakeholders have you/are you consulted/ing with?	Why have you/are you consulted/ing them (or not?) and what were you/are you looking to find out?	How did you/are you planning to consult them? Date and method of planned consultation	Actual Date of Consultation	Outcome of consultation What have you learned? Do you have actions to complete that will help mitigate any unnecessary negative impact on groups? [move to section B if you do]
1	Preceptor (Fire and Police) consultation	Views on the proposed changes to the Local Council tax reduction scheme (6 options)	A copy of the Consultation Letter sent to the major precepting authorities w/c 7 th August 2017	w/c 21 st August 2017 for 8 Weeks	Full report to members Cabinet and then Full Council. Following the consultation options will be put to Full Council for a scheme to be "made" before 31 st January 2018 in accordance with the requirements of s13A(2) and 67(2)(aa) of the Local Government Finance Act 1992
2	Full public consultation	Views on the proposed changes to the Local Council tax reduction scheme (6 options)	<ul style="list-style-type: none"> • Standard, large print survey (<i>on web and printed versions on request</i>) • Easy Read versions of the survey (<i>on web and printed versions on request</i>) • Examples to go with surveys in 1 and 2 above • Comms (for example): 	w/c 21 st August 2017 for 8 Weeks	Full report to members Cabinet and then Full Council. Following the consultation options will be put to Full Council for a scheme to be "made" before 31 st

			<ul style="list-style-type: none"> a. Kirklees Together (Examiner already picked up on Cabinet report 30/5/17 so may be interested), b. web ads, c. facebook d. customer service centre screens. • Press release for PH's • Briefing Note for other members • Letter - Establishing a random selection of council tax payers (including those claiming CTR and not claiming (approx 2,000) to whom the survey will be specifically targeted • E-mail/letter - identified interested stakeholder groups for example 3rd sector and housing associations. • EIA for each option. 		<p>January 2018 in accordance with the requirements of s13A(2) and 67(2)(aa) of the Local Government Finance Act 1992</p>
3					

B) Action planning

REF.No [from section A]	What actions are you going to do as a result of carrying out your consultation?	What do you think these actions will achieve? Will they mitigate any adverse impact on protected groups? Will they foster good relations between people? Will they promote equality of opportunity?	What did you actually do?	When did you do this?	What was the actual outcome? Have you mitigated any negative impact? Have you ensured good relations exist? Have you promoted equality of opportunity?
2	Prepare a report for members so that a decision can be made by full council as required by the Local Government Finance Act 1992	Members will consider the impact of the proposals upon those affected by them and will decide whether to make the changes.			
2	Continue to provide a discretionary hardship scheme under s13A(1) (c) of the Local Government Finance Act 1992	Provides a possible safety net for those individuals and households that are unable to adapt to the change without support			
2	Provide advice a support through “Advice Kirklees” for those that may need help	Provides a help and advocacy service for those that need additional support			
2	Provide facilities to make payment by direct debit.	Helps new charge payers manage regular payments and avoids people falling into arrears			