

# Public Document Pack



Democratic Services  
White Cliffs Business Park  
Dover  
Kent CT16 3PJ

Telephone: (01304) 821199  
Fax: (01304) 872453  
DX: 6312  
Minicom: (01304) 820115  
Website: [www.dover.gov.uk](http://www.dover.gov.uk)  
e-mail: [democraticservices@dover.gov.uk](mailto:democraticservices@dover.gov.uk)

14 November 2016

Dear Councillor

NOTICE IS HEREBY GIVEN THAT a meeting of the **SCRUTINY (POLICY AND PERFORMANCE) COMMITTEE** will be held in the HMS Brave Room at these Offices on Tuesday 22 November 2016 at 6.00 pm when the following business will be transacted.

Members of the public who require further information are asked to contact Rebecca Brough on (01304) 872304 or by e-mail at [rebeccabrough@dover.gov.uk](mailto:rebeccabrough@dover.gov.uk).

Yours sincerely

A handwritten signature in black ink, appearing to read "Nicky", written over a white background.

Chief Executive

## Scrutiny (Policy and Performance) Committee Membership:

K Mills (Chairman)  
M I Cosin (Vice-Chairman)  
T A Bond  
R J Frost  
B J Glayzer  
J M Heron  
M J Holloway  
S C Manion  
M Rose  
D A Sargent

## AGENDA

### 1 **APOLOGIES**

To receive any apologies for absence.

### 2 **APPOINTMENT OF SUBSTITUTE MEMBERS**

To note appointments of Substitute Members.

3 **DECLARATIONS OF INTEREST** (Page 4)

To receive any declarations of interest from Members in respect of business to be transacted on the agenda.

4 **PUBLIC SPEAKING**

Please note that in accordance with the agreed Protocol for Public Speaking at Overview and Scrutiny, the right to speak only applies to agenda items 5 and 6.

The right of the public to speak does not apply to the following agenda items: Apologies; Appointment of Substitute Members; Minutes; the Forward Plan, the Scrutiny Work Programme, any agenda item that is not accompanied by a written report and items that are exempt business.

Members of the public wishing to speak must register to do so by no later than 2.00 pm on the second working day before the meeting.

5 **COUNCIL TAX REDUCTION SCHEME 2017/18 REPORT** (Pages 5 - 174)

To consider the attached report of the Director of Finance, Housing and Community and the Director of EKS.

To assist members the order of the annexes has been changed so as to present annexes 4 – 7 of the report first.

6 **REVISED 2016/17 TREASURY MANAGEMENT STRATEGY** (Pages 175 - 179)

To consider the attached report of the Director of Finance, Housing and Community.

7 **EXCLUSION OF THE PRESS AND PUBLIC** (Page 180)

The recommendation is attached.

MATTERS WHICH THE MANAGEMENT TEAM SUGGESTS SHOULD BE CONSIDERED IN PRIVATE AS THE REPORT CONTAINS EXEMPT INFORMATION AS DEFINED WITHIN PART 1 OF SCHEDULE 12A OF THE LOCAL GOVERNMENT ACT 1972 AS INDICATED AND IN RESPECT OF WHICH THE PROPER OFFICER CONSIDERS THAT THE PUBLIC INTEREST IN MAINTAINING THE EXEMPTION OUTWEIGHS THE PUBLIC INTEREST IN DISCLOSING THE INFORMATION

8 **PROPERTY INVESTMENT STRATEGY** (Pages 181 - 192)

To consider the attached report of the Director of Finance, Housing and Community.

**Access to Meetings and Information**

- Members of the public are welcome to attend meetings of the Council, its Committees and Sub-Committees. You may remain present throughout them except during the consideration of exempt or confidential information.

- All meetings are held at the Council Offices, Whitfield unless otherwise indicated on the front page of the agenda. There is disabled access via the Council Chamber entrance and a disabled toilet is available in the foyer. In addition, there is a PA system and hearing loop within the Council Chamber.
- Agenda papers are published five clear working days before the meeting. Alternatively, a limited supply of agendas will be available at the meeting, free of charge, and all agendas, reports and minutes can be viewed and downloaded from our website [www.dover.gov.uk](http://www.dover.gov.uk). Minutes are normally published within five working days of each meeting. All agenda papers and minutes are available for public inspection for a period of six years from the date of the meeting.
- If you require any further information about the contents of this agenda or your right to gain access to information held by the Council please contact Rebecca Brough, Team Leader - Democratic Support, telephone: (01304) 872304 or email: [rebeccabrough@dover.gov.uk](mailto:rebeccabrough@dover.gov.uk) for details.

Large print copies of this agenda can be supplied on request.

**Declarations of Interest**

Disclosable Pecuniary Interest (DPI)

Where a Member has a new or registered DPI in a matter under consideration they must disclose that they have an interest and, unless the Monitoring Officer has agreed in advance that the DPI is a 'Sensitive Interest', explain the nature of that interest at the meeting. The Member must withdraw from the meeting at the commencement of the consideration of any matter in which they have declared a DPI and must not participate in any discussion of, or vote taken on, the matter unless they have been granted a dispensation permitting them to do so. If during the consideration of any item a Member becomes aware that they have a DPI in the matter they should declare the interest immediately and, subject to any dispensations, withdraw from the meeting.

Other Significant Interest (OSI)

Where a Member is declaring an OSI they must also disclose the interest and explain the nature of the interest at the meeting. The Member must withdraw from the meeting at the commencement of the consideration of any matter in which they have declared a OSI and must not participate in any discussion of, or vote taken on, the matter unless they have been granted a dispensation to do so or the meeting is one at which members of the public are permitted to speak for the purpose of making representations, answering questions or giving evidence relating to the matter. In the latter case, the Member may only participate on the same basis as a member of the public and cannot participate in any discussion of, or vote taken on, the matter and must withdraw from the meeting in accordance with the Council's procedure rules.

Voluntary Announcement of Other Interests (VAOI)

Where a Member does not have either a DPI or OSI but is of the opinion that for transparency reasons alone s/he should make an announcement in respect of a matter under consideration, they can make a VAOI. A Member declaring a VAOI may still remain at the meeting and vote on the matter under consideration.

Note to the Code:

Situations in which a Member may wish to make a VAOI include membership of outside bodies that have made representations on agenda items; where a Member knows a person involved, but does not have a close association with that person; or where an item would affect the well-being of a Member, relative, close associate, employer, etc. but not his/her financial position. It should be emphasised that an effect on the financial position of a Member, relative, close associate, employer, etc OR an application made by a Member, relative, close associate, employer, etc would both probably constitute either an OSI or in some cases a DPI.

---

<b>Subject:</b>	<b>COUNCIL TAX REDUCTION SCHEME 2017/18</b>
<b>Meeting and Date:</b>	<b>Cabinet – 21 November 2016</b> <b>Scrutiny (Policy and Performance) - 22 November 2016</b> <b>Cabinet – 28 November 2016</b> <b>Council – 30 November 2016</b>
<b>Report of:</b>	<b>Mike Davis, Director of Finance, Housing and Community</b> <b>Dominic Whelan, Director of EKS</b>
<b>Portfolio Holder:</b>	<b>Councillor Mike Conolly, Portfolio Holder for Corporate Resources and Performance</b>
<b>Decision Type:</b>	<b>Executive – Key Decision</b>
<b>Classification:</b>	<b>Unrestricted</b>

---

**Purpose of the report:** This report seeks approval for the Dover District Council Tax Reduction Scheme (CTRS), taking into account the recent consultation exercise and making the changes to the current scheme as recommended below.

---

**Recommendation:** It is recommended that Cabinet recommends to Council the revisions to the CTRS for the financial year 2017/18 as set out below.

It is recommended that Council approves the following revisions to the current CTRS (in respect of working age Council Tax payers) for the financial year 2017/18:

1. That the current minimum contribution towards their Council Tax made by recipients of Council Tax Support are increased from 6.0% to 10.0%.
  2. That the maximum savings that a council tax payer liable to pay council tax can have and still claim Council Tax Support is reduced from £16,000 to £6,000.
  3. That a minimum income is used within the calculation for Self-Employed Council Tax payers after 12 months of self-employment.
  4. That the maximum level of Council Tax support is restricted to the equivalent of a Band D property charge.
  5. That only the first two children in a family will be included in the calculation for children born after April 2017. (Some exceptions will apply).
  6. That the Family Premium is not included in the calculation of Council Tax Support for all new working age Council Tax payers.
  7. That the period for which a late claim can be backdated is reduced to one month.
-

- 
8. That the period for which a Council Tax payer can be absent from Great Britain and still claim Council tax Support is reduced to 4 weeks (with some exclusions for certain occupations).
  9. That the element of the work related component of Employment and Support Allowance is not included in the Council Tax Support Calculation.
  10. That DDC works towards making determinations pursuant to section 17A(7) Local Government Finance Act 1992 of classes of cases in which the amount of council tax which a person is liable to pay will be reduced in accordance with section 13 A(1)(c) Local Government Finance Act 1992 from April 2017, in order to provide a safety net for council tax payers experiencing extreme difficulty paying their Council Tax.
  11. That Members note the Equalities Impact Assessment as detailed in Annex 4.
  12. Pending acceptance of the Kent County Council proposal (see Annex 5) regarding funding of the revised CTRS scheme administration, Cabinet delegates authority to the Director of Finance, Housing and Community to approve the final details of the scheme for recommending to Council.
- 

## 1. **Summary**

- 1.1 The existing Council Tax Reduction Scheme (CTRS) has been in place since 1st April 2013 and has remained largely unchanged since that date. Reductions in the Revenue Support Grant (RSG) have resulted in a significant shortfall in CTRS funding. A new more affordable scheme from April 2017 has been consulted on.
- 1.2 The recommendations are that the existing scheme is modified to reduce the level of expenditure within the scheme by an estimated £497k (of which the reduction retained by DDC would be an estimated £54k).
- 1.3 The significant cost saving changes are:
  - (a) Increase minimum contribution to 10% and limit savings to £6,000, saving £259k
  - (b) Assume a minimum level of income based on the National Living Wage for self-employed after 12 months, saving £203k
  - (c) Restrict to the equivalent of a Band D property, saving £35k
  - (d) Total saving £497k.
- 1.4 The majority of the other changes are “structural” and maintain alignment with the Housing Benefit rules whilst protecting the principles of the original scheme relating to protecting the most vulnerable where possible.

## 2. **Introduction and Background**

- 2.1 CTRS is a means tested locally defined Council Tax discount and replaced the national Council Tax Benefit (CTB) in April 2013, since when each billing authority (DDC is a billing authority, whereas KCC is not) is required to set its own CTRS on an annual basis.

- 2.2 The current DDC scheme closely mirrors the former CTB and is administered in a similar way (and often at the same time) as an award of Housing Benefit. It was also a requirement, specified by Government, that although the CTRS could be changed for working age claimants, there should be no adverse changes for pension age claimants.
- 2.3 In 2015/16 Dover District Council awarded £8.4m in Council Tax Reduction on behalf of all precepting bodies. The cost to Dover District Council of those awards was circa £914k.
- 2.4 The DDC CTRS (for working age claimants) has been amongst the most generous in the country, recognising the outcome of the previous consultation where there was a consensus favouring protection of the most vulnerable / least well resourced. The scheme provided a discount of 94% so Council Tax bills to full CTRS claimants were 6% of the full bill, or around £95 per annum, of which circa 88% has been collected.
- 2.5 The scheme must be approved Council by the 31st January every year, to come in to effect from the 1st April of that year. In the event that a new scheme is not agreed, the previous year's scheme will roll forward to the next year.
- 2.6 Whilst CTRS is a local discount, the rules around pension age council tax payers are defined by government and the local authority has no discretion to vary that element of the scheme. However the scheme for working age council tax payers is not defined and the local authority has full discretion over the design and generosity (cost) of the scheme. This means that where there is a need to reduce scheme cost, that burden can only be borne by the working age recipients.
- 2.7 When CTB was abolished in 2013, responsibility for the new CTRS passed to Local Authorities. The funding for CTRS was added to the Revenue Support Grant (RSG), but was subject to a 10% reduction from the previous amount paid under Council Tax Benefit. In practice this 10% reduction in funding to DDC amounted to a 20% reduction in funding for the 50% of the claimants who were of working age and therefore not protected. The amount included within the RSG has not been separately identified since 2013 and since then, central government has reduced the overall RSG by over 60%, whilst expenditure on the CTRS scheme has remained largely static.
- 2.8 DDC previously agreed to lessen the impact on claimants of the funding cut in 2013 by increasing the amount of Council Tax it collected from the general population through the removal of some discounts (primarily empty property and second home discounts which this report does not seek to change) that were available at that time. This additional revenue reduced the amount that needed to be saved from the Council Tax Reduction scheme and for Dover District Council, working age council tax payers have been required to pay a minimum of 6.0% towards their Council Tax. This has not subsequently been reviewed despite the increasing funding shortfall.
3. **Identification of Options**
- 3.1 CTRS for Dover District Council is managed by EK Services (EKS) alongside the schemes for Canterbury City Council (CCC) and Thanet District Council (TDC). The existing scheme was developed jointly with CCC and TDC and benefits from shared principles, modelling and methodology. The overall principles of the schemes are also common across all the authorities in Kent with the main exception that the three East Kent districts, by raising additional funding through the removal of other discounts, are able to have a lower CTRS claimant contribution rate.

- 3.2 Following the previous consultation, DDC's CTRS was designed to follow the previous CTB scheme rules, but with the following main changes:
- Minimum 6.0% contribution towards the Council Tax charge for all working age recipients
  - Removal of Second Adult Rebate
- 3.3 The major preceptors (KCC, Fire and Rescue and Police) are the main beneficiaries of Council Tax and any cost mitigations, receiving 85% of Council tax between them, and so over the past 4 years of the scheme they have provided each district with an additional £125K per annum of funding to contribute towards the additional costs incurred during the recovery of Council Tax payable by CTRS recipients.
- 3.4 This funding has been used by EKS to fund a number of posts focussed on Council Tax collection and compliance. Major preceptors are currently negotiating a similar arrangement for the 2017/18 financial year and the KCC position is set out in Annex 5. It is therefore anticipated that the current arrangement will continue. As the position has not been finalised, it is recommended that Cabinet delegated authority to the Director of Finance, Housing and Community to make any necessary amendments in the scheme recommended to Council, if he is satisfied with the funding arrangements from the preceptors for 2017-18.
- 3.5 The financial shortfall between scheme expenditure and RSG funding has been growing since 2013 as set out in Annex 6 (column 6). For Dover District Council it's share of that gap equates to its percentage of the total Council Tax raised and currently stands at £574k in 2016/17. Ongoing monitoring has highlighted the risk in continuing with the current arrangements without significant reform or identification of alternative funding streams.
- 3.6 Collectively the major preceptors (the districts, KCC, Police and Fire) across Kent agreed to fund consultancy to review the viability of the existing scheme and to recommend options for change, in order to increase the affordability of the scheme. Based upon the recommendations from that work DDC undertook public consultation on those options, from 27th June to 16th September 2016 as follows:
- Explanatory information and a survey were made available online.
  - Explanatory 'You Tube' videos explained each option in further detail.
  - All working age council tax payers (**5,532**) were sent a covering letter, paper information booklet and paper answer booklet with an invitation to complete either the form or complete an online survey.
  - 5% of the remaining households (**2,582**) were sent a covering letter inviting them to complete an online survey.
  - Copies of the information booklet and answer booklet were available for pick up at Council face to face outlets.
  - **Four** 'Drop In' sessions were held where members of the public could ask questions about the consultation.
  - A statement was added to every Housing Benefit Notification letter and every CTRS notification letter issued between 26<sup>th</sup> June and 14<sup>th</sup> September 2016 advising council tax payers that the consultation was running.
  - Where received, responses from community groups were taken into account
  - The consultation was promoted in the Council's Twitter feed.
  - The consultation was promoted on the Council's Facebook page.

#### 4. Consultation on the Options



- 4.1 Fourteen different options were directly consulted on. Some of these related to direct alterations to the scheme. Others related to “structural changes” to keep the scheme closely aligned to the known changes to the Housing Benefit rules.
- 4.2 Consultees were asked their views on:
- (a) leaving the scheme unchanged;
  - (b) 14 specific changes set out in the table in the “results” section below;
  - (c) their four preferred options;
  - (d) any comments they may have, and
  - (e) their own suggestions.
- 4.3 Consultees were also advised that three further options had been considered but were not likely to be suitable in the long term. Comments were sought on these options. They were:
- **Increase the levels of Council Tax** – This was not considered viable because increasing the Council Tax above 2% can trigger a referendum, and an increase in order to finance the CTRS could inhibit any other decisions.
  - **Reduce expenditure on other Council services** – Budget pressures mean that this is already under consideration as a regular aspect of the budget process and so this would place additional pressure on other budgets.
  - **Use Council reserves** – This is not a sustainable solution and does not address the underfunding of the CTRS in the longer term.

## 5. **Results of the Consultation**

- 5.1 634 responses were received to the consultation, representing a 7.8% response rate. All responses were captured and collated. The highest number of responses were from existing CTRS claimants, comprising 86% of the total.
- 5.2 The consultation results are analysed below. A full breakdown is provided in Annexes 2 and 3.

Option Number	Question	Estimated impact on expenditure	Number in Agreement	% In Agreement (1)	Recommend inclusion?
	The Council should keep the current Council Tax Support Scheme	Growth would be through CX increases	335	72%	No
1	Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 10%	£191k	207	39%	Yes
2	Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 15%	£440k	83	16%	No
3	Use a minimum set income for self-employed earners after one year	£236k (2)	228	52%	Yes
4	Reduce the savings, capital and investment limit from £16,000 to £6,000	£35k	273	53%	Yes
5	Introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property	£60k	251	50%	No
6	Restrict the maximum level of Council tax support payable to the equivalent of a band D property charge	£39k	217	50%	Yes
7	Restrict the maximum level of Council tax support payable to the equivalent of a band C property charge	£67k	126	31%	No
8	Remove the Family Premium for all new working age claimants	None – this will avoid future costs with new claimants	167	39%	Yes
9	Reduce backdating of new claims to one month	None – this will avoid future costs	332	63%	Yes
10	Reduce the period for which a person can be absent from Great Britain and still receive Council Tax Support	None – this will avoid future costs	438	81%	Yes

Option Number	Question	Estimated impact on expenditure	Number in Agreement	% In Agreement (1)	Recommend inclusion?
	to four weeks				
11	Remove the element of a Work Related Component in the calculation of the current scheme for new Employment and Support Allowance applicants	None – this will avoid future costs	217	55%	Yes
12	Limit the number of dependent children within the calculation of Council Tax support to a maximum of two	None – this will avoid future costs	312	61%	Yes
13	Introduce a scheme, in addition to Council tax support, to help applicants suffering exceptional hardship	Budget to be decided	470	89%	Yes
14	Take Child Benefit or Child Maintenance paid to the claimant or partner into account in full in the calculation of Council tax support	£308k	247	47%	No

Notes:

(1) Does not include “don’t knows”.

(2) £236k is a maximum figure for self-employed council tax payers and assumes no change in employment status for those affected council tax payers.

## 6. **Commentary on the Results of the Consultation**

The notes below analyse the returns of those respondents who expressed an opinion on an option.

In considering the responses, Members should note two significant factors:

- the percentages quoted do not take account of those respondents not expressing an option; and
- in order to manage the scale of the consultation, it was sent to all 5,500 working age CTRS claimants (100% consultation) and circa 2,300 households not claiming CTRS (5% consultation). Therefore the overall raw numbers responding will be skewed in favour of CTRS claimants’ views. Annex 1C shows that if the results of the consultation are applied to the population pro rata, then on the two main changes, increasing the contribution rate from 6% to 10%, and limiting CTRS to Band D, the overall level of support is significantly higher than is shown by a simple addition of the returns received and supports the proposed changes.

### Existing Scheme Unchanged

- 6.1 72% considered that the scheme should remain unchanged. Although there was strong support for this option, this would only be achievable on a long term basis

through the redirection of funding from other services or the raising of Council Tax, with the latter triggering a district wide referendum on raising the level of Council Tax.

- 6.2 The cost of holding referendum would fall to the district and would be disproportionate to the additional income that would be raised should the general public support the move. It is therefore not recommended to take this option forward.

Option 1 – Increase Contributions from 6% to 10% (Please see Annex 1C for the proportions responding)

- 6.3 39% (207) agreed with this option. This approach, whilst not the most popular is widely accepted as the fairest way to reduce funding with all working age households impacted by the same percentage and no community group unfairly disadvantaged.
- 6.4 Analysis of the 207 responses revealed that there was a favourable response from 28% of the respondents in receipt of CTRS, and a 59% favourable response from council tax payers not in receipt of CTRS. Applying these percentages pro rata to the overall population would result in 28,847 households or 55% of the overall total supporting the change.<sup>1</sup>
- 6.5 There was greater support for this option than Option 2 (increasing the minimum contribution to 15%) and it is recommended that this is taken forward in conjunction with other options as part of a package of savings

Option 2 – Increase Contributions from 6% to 15%

- 6.6 16% agreed with this option. Whilst this would reduce scheme expenditure significantly, there was little support for this approach. It would also have a greater impact on the Council Tax collection rate as greater amounts would need to be collected from all working age claimants. It is therefore not recommended to take this option forward.

Option 3 – Assume a minimum level of income for the self-employed after 1 year.

- 6.7 52% agreed with this option. Whilst there was strong support for this approach, there is a need to consider the balance between supporting developing businesses and the potential for stifling entrepreneurs within the district. However it is considered that the 'grace' period of 12 months does give time for a business to become more established and the proposed income is based on the national minimum wage. This would also compliment the approach taken to Self Employed income taken within Universal Credit. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 4 – Reduce the savings disregard from £16,000 to £6,000

- 6.8 53% agreed with this option. It was generally felt that council tax payers with access to capital over £6,000 should not receive assistance from the other tax payers. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 5 – Introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property

---

<sup>1</sup> 51,802 working age households in total, of which 5,532 are in receipt of CTRS and 46,270 are not. Of the respondents, 28% of CTRS households and 59% of Non CTRS household support the change. This equates to 28,847 households in total or 56% of the total.

- 6.9 50% agreed with this option. However there is a risk with this approach of some vulnerable households with more than one non dependant having all of their assistance removed. This option may also lead to greater incidences of Non dependants being forced to leave their homes and a corresponding increase in use of Housing Options resource, which would outweigh the savings this option would generate. It is therefore not recommended to take this option forward.

Option 6 - Restrict the maximum level of Council tax support payable to the equivalent of a band D property charge

- 6.10 50% agreed with this option. The feeling from respondents was that residents in larger properties should downsize. It is acknowledged that this may be difficult to achieve where there is little money to support such a move. However the strength of public opinion coupled with the planned introduction of a hardship fund to assist those worse off mean that it is recommended to take this option forward.
- 6.11 Annex 1C shows that, when adjusted for the proportions of CTRS claimants and non-claimants consulted, there is an overall majority supporting this option.

Option 7 - Restrict the maximum level of Council tax support payable to the equivalent of a band C property charge

- 6.12 31% agreed with this option. As with option 6 this would impact significantly on recipients who were previously able to support themselves and for whom downsizing is problematic. This would have an impact on a larger number of households than option 6 and is supported by fewer respondents. It is therefore not recommended to take this option forward.

Option 8 - Remove the Family Premium for all new working age claimants<sup>2</sup>

- 6.13 39% agreed with this option. There was lower support for this option but many of the respondents were referring to a reduction in ongoing payments. The removal of the family premium is a change that will be taking place within the Housing Benefit rules from April 2017 and this proposal is one of those that have been made to maintain the alignment between Council Tax Support and the Housing Benefit rules. Existing council tax payers will be protected from these changes, and to remove the premium in one benefit but allow it in Council Tax Support is likely to result in significant confusion and ongoing contact from worried council tax payers which will increase rather than decrease the cost to the authority of providing the service. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 9 - Reduce backdating of new claims to one month

- 6.14 63% agreed with this option. It received strong support from respondents. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 10 - Reduce the period for which a person can be absent from Great Britain

---

<sup>2</sup> Options 8, 9, 10, 11 and 12 do not generate specific savings but as part of the alignment with the changes to Housing Benefit will result in an avoidance of additional scheme costs for new claimants after 1<sup>st</sup> April 2017. Existing claimants will not be affected by these changes while they remain continuously entitled to Council Tax Support.

- 6.15 Of the respondents that expressed an opinion, 81% agreed with this option. It received very strong support from respondents. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 11 - Remove the element of a Work Related Component

- 6.16 55% agreed with this option. It received support from respondents and would not have any impact on council tax payers. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 12 - Limit the number of dependent children within the calculation of Council Tax support to a maximum of two

- 6.17 61% agreed with this option. It received strong support from respondents. Existing councils tax payers would be protected and exemptions would apply for adoptions and multiple births. It is therefore recommended that this is taken forward in conjunction with other options as part of a package of savings.

Option 13 - Introduce a scheme, in addition to Council tax support, to help applicants suffering exceptional hardship

- 6.18 89% agreed with this option. There was very strong support for this option and it is therefore recommended that this is taken forward to help reduce the impact of the recommended options for the most vulnerable council tax payers experiencing extreme hardship.

Option 14 - Take Child Benefit or Child Maintenance paid to the claimant or partner into account in full in the calculation of Council tax support

- 6.19 47% agreed with this option. There was strong support for this, but there was concern that this approach would result in increased child poverty. As this is contrary to stated Council intentions, it is therefore not recommended to take this option forward.

- 6.20 Options 1, 3, 4 and 6, when modelled together would impact on existing council tax payers and would reduce scheme expenditure by up to £497k. This reduction in expenditure is made directly by increasing the Council Tax payable of those affected and therefore is shared between all the preceptors on the established pro-rata basis. The share retained by DDC is currently 10.8% (excluding parishes) and on this basis, Dover's expenditure would decrease by up to £54k.

- 6.21 Section 13A(1)(c) of the Local Government Finance Act empowers the Council to reduce the amount of council tax which a person is liable to pay in respect of any dwelling if an application is made to them in that behalf. The Council Tax Reduction Scheme "must state the procedure which a person can apply to the authority for a reduction under section 13A(1)(c) and EKS do have in place procedures for considering such a request. There is however no need to have a policy or scheme against which such requests can be assessed and the Council does not currently have one. This means that any individual requests which are received must be considered on their own merits. If implemented, Option 13 would lead to the Council determining particular classes of case in which a reduction under section 13A(1)(c) would be granted. In other words, there would be a formal scheme in place which could provide a safety net for council tax payers disproportionately affected by increases in Council Tax payable. If implemented, Option 13 could provide a safety net for council tax payers disproportionately affected by increases in Council Tax payable.

**7. Resource Implications**

- 7.1 The CTRS no longer receives specific grant funding and is funded through the Council's resources comprising Council Tax, Business Rates, New Homes Bonus and Revenue Support Grant. Therefore any scheme has to be affordable to the Council and strike a reasonable balance between claimants, Council Tax payers and service users.
- 7.2 The scheme has not materially changed for some years, but the RSG has reduced by over 60% over the same period. Annex 6 shows the reduction in funding alongside the relatively static share borne by claimants.
- 7.3 As a result, the bulk of the additional costs falling on DDC (and KCC, Police and Fire) have been borne by general Council Tax payers as they pay their 100% of Council Tax and through savings in the costs of services. The proportion that has been paid by CTRS claimants has remained comparatively small (see table at Annex 6). It is therefore appropriate to consider re-balancing the scheme whilst maintaining protection and affordability for claimants.
- 7.4 The major preceptors, KCC, Fire and Rescue and Police are under similar financial pressures and collectively retain 85% of Council Tax so decisions by DDC have a greater impact on them and they have a significant interest in ensuring a reasonable scheme is approved.
- 7.5 If the recommendations are approved, then the scheme as a whole will save DDC and the preceptors £497k per annum in total, of which £54k will be attributed to DDC.

## 8. Corporate Implications

- 8.1 Comment from the Section 151 Officer: The Director of Finance, Housing and Community has been involved in the production of this report and has no further comments to add (MD).
- 8.2 Comment from the Solicitor to the Council: The Solicitor to the Council has been consulted and has no further comment to add.
- 8.3 Comment from the Equalities Officer: The Equality Officer has been consulted during the development of this report and has no further comments to make other than to remind members that in discharging their responsibilities they are required to comply with the public sector equality duty as set out in section 149 of the Equality Act 2010 <http://www.legislation.gov.uk/ukpga/2010/15>.

## 9. Appendices

Annex 1A	Consultation Options Booklet
Annex 1B	Consultation Answers Booklet
Annex 1C	Balance of Consultees
Annex 2	Numerical Breakdown of consultation responses
Annex 3	Full details of comments received during the consultation
Annex 4	Equalities Impact Assessment
Annex 5	KCC Letter
Annex 6	Table showing the burden of costs for the CTRS
Annex 7	Comparative Contribution Rates Across Kent

(Note – because of the size of the report, Annexes 1A – 3 will be provided separately to Members in order to assist them in accessing the information.)

## 10. Background Papers

- 10.1 None.

Contact Officer: Mark Emery, Acting Head of Customer Delivery, EKS



# ***Council Tax Reduction Scheme***

**Annex 4 – Equalities Impact Assessment**

**Annex 5 – Letter from Kent County Council**

**Annex 6 – The Burden of Costs for CTRS**

**Annex 7 – Comparative Contribution Rates  
across Kent**

## EQUALITIES IMPACT ASSESSMENT

### **Name of Policy/Strategy/Service/Function Proposal**

The Council Tax Reduction Scheme for 2017/18 – Dover District Council

### **The Aims, Objectives and Expected Outcomes:**

Since 1st April 2013, the Council has maintained a local Council Tax Reduction scheme. This replaced the national Council Tax Benefit scheme, which ended on 31st March 2013. Council Tax Reduction helps provide support to council taxpayers who have a low income. It supports the taxpayers by providing a reduction in the actual amount in Council Tax payable.

The Council has the ability to determine the level of support given to working age applicants only. The scheme for pension age applicants is determined by Central Government and therefore the ability of the Council to vary that part of the scheme is limited and can only enhance the national scheme in any event.

When Council Tax Reduction was first introduced, Central Government provided a specified level of grant, which was approximately 10% lower than the amounts previously given (pre 1st April 2013). This has now been replaced by a general duty to provide a scheme and funding is not separately identified within the grants given to the Council.

After the original consultation, the Council decided to introduce a Council Tax Reduction scheme that differed from the original Council Tax Benefit in that instead of granting a maximum level of support of 100% it would limit the maximum support to 94%.

### **Changes since 2013**

Since the introduction of Council Tax Reduction, the overall scheme adopted by the Council has remained broadly the same, with only applicable amounts and non-dependant charges being uprated as well as minor changes being made to mirror changes to the Housing Benefit scheme. Central Government has also continued to uprate changes to applicable amounts for pension age applicants, again to mirror the changes in Housing Benefit.

### **The Proposed Scheme for 2017/18**

It has now been decided by the Council that a full review should be undertaken as to the effectiveness of the current Council Tax Reduction scheme and a public consultation has been undertaken to gather views as to whether the current scheme should be changed. A summary of the results of the consultation are provided together with this Equality Impact Assessment. The Council is minded to make changes the working age scheme to meet the following:

- The more accurate targeting of support to those working age applicants who most need it;
- The need to change the scheme, not only to align with proposed changes to Housing Benefit, but also to align the scheme with the approach taken by the Department for Work and Pensions in the creation, introduction and roll out of Universal Credit; and
- To address potential shortfalls in funding due to the continued reduction in Central Government grants.

*It should be noted that the changes, if made, would only apply to the working age scheme although the consultation will be open to all Council Taxpayers.*

**The main proposals of the scheme are as follows. Any changes if adopted will be effective from 1st April 2017:**

Option 1 – Reducing the maximum level of support for working age applicants from 94% to 90%

Option 2 – Reducing the maximum level of support for working age applicants from 94% to 85%

Option 3 – Using a set income for self-employed earners after 1 year’s self-employment

→ Option 4 - Reduce the capital limit from the existing £16,000 to £6,000

Option 5 - To introduce a standard level of non dependant deduction of £10 for all claimants who have non dependents resident with them

Option 6 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge

Option 7 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band C charge

Option 8 - Removing the Family Premium for all new working age applicants

Option 9 - Reducing Backdating to 1 month

Option 10 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to 4 weeks

Option 11 - To remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants

Option 12 - To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two

Option 13 – To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship

Option 14 - To take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction

The Council also consulted on whether they should maintain the current scheme for working age applicants or whether it should consider the following alternatives: Increase the Council Tax; or find the additional income by cutting other services; or use reserves to provide the income

### **Scope of the Equality Impact Assessment**

The following identifies the potential impact on claimants and particularly groups of claimants. It should be noted that Pensioners will continue to be protected under the rules prescribed by Central Government. These broadly replicate council tax benefit scheme, which existed prior to 1st April 2013.

Central Government has not been prescriptive in how it does this but points to the Council's existing responsibilities including the Child Poverty Act 2010, the Disabled Person Act 1986 and the Housing Act 1996 as well as the public sector equality duty in section 149 of the Equality Act 2010.

Decision-makers are reminded of the requirement under the Public Sector Equality Duty (s149 of the Equality Act 2010) to have due regard to (i) eliminate unlawful discrimination, harassment, victimisation and other conduct prohibited by the Act, (ii) advance equality of opportunity between people from different groups, and (iii) foster good relations between people from different groups.

A review of the impact of the current CTR Scheme in April 2016 is based on a 6% reduction of the original council tax benefit. Data has been analysed for those protected characteristics where we hold data: disability, carers, sex and age. The review has found that:

- 37% of claimants have a disability.

- 3% of claimants have a carer in the household.
- 64% of claimants are female and 36% are male.
- 8% of claimants are aged 18-24, 24% are aged 25-34, 24% are aged 35-44, 26% are aged 45-54 and 19% are aged 55-64.

Pension age claimants have not been included in the analysis as they are protected.

### **Disability and Carer Characteristics**

- All claimants (including those with protected characteristics) have received a reduction in their benefit amount.
- People with disabilities now receive more per week, on average, than people without disabilities.
- Claimants with a carer in the household continue to receive more per week, on average, than claimants without a carer in the household.

These factors are probably as a result of our scheme treating people with disabilities and carers more favourably by disregarding some incomes, resulting in a higher council tax reduction.

### **Sex and Age Characteristics**

- Eligibility for council tax support is not based on a person's sex or age. Any differences between the average weekly amounts received by these claimant groups are likely to be as a result of other factors.
- Males continue to receive more per week, on average, than females.
- The difference in average weekly amounts received across age groups appears to have reduced.
- Those aged 55-64 receive the highest weekly amount, on average.

- Those aged 18-24 receive the lowest weekly amount, on average.

We do not collect information about the following characteristics from claimants as it is not relevant to the calculation of council tax reductions:

- Religion or belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

22

### **Actions to mitigate any identified impacts**

The possible introduction of an Exceptional Hardship Scheme has been included as an option for consideration by the Council. The design of the Exceptional Hardship Scheme is that it will allow any claimant to apply for additional support. It will examine their overall circumstances; examine both income and expenditure with a view to determining whether exceptional hardship exists. Under the scheme, claimants will potentially be able to receive additional support up to the full level of their Council Tax.

### **Appendix A – Full Analysis of the effects of proposed changes**

The following tables provide details of the expected effects of the changes (where available) on the working age claimants within the Council's area.

### **Population data from Census 2011**

<b>Population data - Working Age (Census 2011)</b>	Female	Male	20-24	25-34	35-44	45-54	55-64
Number	32,000	31,400	5,800	11,600	14,200	16,100	15,500
Proportion (of working age)	51%	49%	9%	18%	22%	26%	25%

*There is a known discrepancy from the Office of National Statistics between the gender totals and the age group totals*

#### Ethnicity data from Census 2011

<b>White: English/Welsh/Scottish/Northern Irish/British</b>	<b>White: Irish</b>	<b>White: Gypsy or Irish Traveller</b>	<b>White: Other White</b>	<b>Mixed/multiple ethnic group: White and Black Caribbean</b>	<b>Mixed/multiple ethnic group: White and Black African</b>	<b>Mixed/multiple ethnic group: White and Asian</b>	<b>Mixed/multiple ethnic group: Other Mixed</b>	<b>Asian/Asian British: Indian</b>
103,848	572	234	3,312	281	133	360	255	397
<b>Asian/Asian British: Pakistani</b>	<b>Asian/Asian British: Bangladeshi</b>	<b>Asian/Asian British: Chinese</b>	<b>Asian/Asian British: Other Asian</b>	<b>Black/African/Caribbean/Black British: African</b>	<b>Black/African/Caribbean/Black British: Caribbean</b>	<b>Black/African/Caribbean/Black British: Other Black</b>	<b>Other ethnic group: Arab</b>	<b>Other ethnic group: Any other ethnic group</b>
40	151	274	1,169	265	85	36	65	197

23

#### 2015/16 CTS caseload overview

<b>Working Age</b>	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claimants	5544	2057	3487	194	5350	3569	1975	428	1308	1340	1436	1032
Proportion of claimants		37%	63%	3%	97%	64%	36%	8%	24%	24%	26%	19%
Average benefit paid (per week)	£16.67	£18.26	£15.87	£18.42	£16.06	£16.54	£16.91	£15.56	£15.96	£16.80	£17.15	£17.20
Differences between groups		£2.39		£2.36		£0.37						

The difference in average level of support between men and women is due to the fact that there are considerably more female claimants. What this means is that the higher individual entitlements do not have as big an impact on the overall average for females as they do for males which has the effect of skewing the averages to suggest that men receive more support than women.

**Option 1 – Reducing the maximum level of support for working age applicants from 94% to 90%**

Any increase would apply equally to all working age recipients, in line with the current scheme

**Option 2 – Reducing the maximum level of support for working age applicants from 94% to 85%**

Any increase would apply equally to all working age recipients, in line with the current scheme

**Option 3 – Using a set income for self-employed earners after 1 year’s self-employment**

<b>Awards with self-employed income</b>												
<b>Working Age</b>	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claims with self-employed income	346	33	313	19	327	202	144	5	85	107	96	53
Proportion of claimants		10%	90%	5%	95%	58%	42%	1%	25%	31%	28%	15%
Average benefit paid (per week)	£17.03	£19.72	£16.74	£20.04	£16.85	£16.75	£17.41	£12.35	£17.56	£18.31	£16.34	£15.27
Differences between groups		£2.98		£3.19		£0.66						

**Option 4 - Reduce the capital limit from the existing £16,000 to £6,000**

<b>Working Age</b>	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claimants	56	19	37	3	53	34	22	0	5	6	20	25
Proportion of claimants		34%	66%	5%	95%	61%	39%	0%	9%	11%	36%	45%
Average benefit paid (per week)	£14.75	£18.16	£14.27	£10.57	£14.99	£13.89	£16.18	N/A	£15.04	£15.68	£14.94	£14.32
Differences between groups		£3.89		£4.42		£2.29						



**Option 5 - To introduce a standard level of non dependant deduction of £10 for all claimants who have non dependents resident with them**

Working Age	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claims with Non-Dep Deduction	244	51	193	12	232	169	75	1	8	68	101	66
Proportion of claimants		21%	79%	5%	95%	69%	31%	0%	3%	28%	41%	27%
Average benefit paid (per week)	£15.96	£17.64	£15.55	£16.05	£15.96	£15.22	£17.63	£11.81	£15.97	£16.60	£14.79	£17.17
Differences between groups		£2.09		£0.09		£2.41						

**Option 6 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge**

Working Age	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claimants (above band D)	96	25	71	8	88	48	48	1	8	33	26	28
Proportion of claimants		26%	74%	8%	92%	50%	50%	1%	8%	34%	27%	29%
Average benefit paid (per week)	£27.26	£30.50	£26.46	£22.60	£27.68	£26.30	£28.21	£35.32	£21.94	£26.87	£26.78	£29.39
Average difference between actual CT liability and notional Band D liability (per week)	£6.04	£9.28	£5.24	£1.38	£6.46	£5.08	£6.99	£14.10	£0.72	£5.65	£5.56	£8.17
Differences between groups		£4.04		£5.08		£1.91						

**Option 7 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band C charge**

Working Age	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claimants (above band C)	283	84	199	19	264	172	111	2	44	86	93	58
Proportion of claimants		30%	70%	7%	93%	61%	39%	1%	16%	30%	33%	20%
Average benefit paid (per week)	£23.37	£26.32	£22.34	£22.51	£23.32	£21.89	£25.40	£28.42	£19.14	£23.52	£23.24	£25.88
Average difference between actual CT liability and notional Band C liability (per week)	£4.53	£7.48	£3.50	£3.67	£4.48	£3.05	£6.56	£9.58	£0.30	£4.68	£4.40	-£7.04
Differences between groups	£18.84	£3.98		£0.81		£3.51						

### Option 8 - Removing the Family Premium for all new working age applicants

The table below shows the total number of claimants with the Family Premium but this option applies to new claimants only so would not affect this many people.

Working Age	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claimants	1482	99	1383	101	1381	1120	362	77	563	550	250	42
Proportion of claimants		7%	93%	7%	93%	76%	24%	5%	38%	37%	17%	3%
Average benefit paid (per week)	£14.34	£19.27	£13.98	£18.21	£14.05	£13.53	£16.85	£11.53	£13.61	£14.79	£15.25	£17.95
Differences between groups		£5.29		£4.16		£3.32						

With this in mind a more accurate number of claimants likely to be affected by this option is 27% of new working age claims. The number of new working age claims for 2015/16 was 1,479. Therefore an estimated 399 new working age claimants will not receive the £17.45pw Family Premium that existing claimants continue to receive as part of their entitlement. This should not be considered as a loss to the claimants as they have not received this for it to be taken away, but it can be considered as a saving.

Working Age	Yearly impact
Estimated <b>loss to existing</b> claimant regardless of whether or not they currently receive the Family Premium	£0.00
Estimated <b>loss to existing claimant</b> if they previously received the Family Premium, had a break in the claim and reclaimed	£181.48

### Option 9 - Reducing Backdating to 1 month

Taking an assumed average period of backdating for 2015/16 as 8 weeks and an average weekly CTS entitlement of £16.29, a claimant would currently receive backdating totalling £130.32. By reducing the period of backdating to 1 month that claimant would now receive £70.59 resulting in a loss of £59.73. In 2015/16 there were 268 backdated claims meaning that based on these assumptions there could be a saving of just over £16,000.00 by reducing the period of backdating to 1 month.

Working Age	Yearly impact
Estimated <b>loss to existing</b> claimant that doesn't have a break and doesn't have to claim backdating in future	£0.00
Estimated <b>loss to new</b> claimant that applies for backdating or existing claimant that has a break and has to reclaim in future	£59.73

**Option 10 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to 4 weeks**

Taking an assumed average absence of 10 weeks, a claimant would currently continue to receive a total of £162.90 in CTS whilst being absent from Great Britain. Under the reduced period of 4 weeks a claimant would instead receive £65.16 which would result in a loss of £97.74. There were an estimated 28 claims for which CTS was paid for a temporary absence (0.5% of claims) meaning that based on these assumptions there could be a saving of around £2,700.00 for reducing temporary absence to 4 weeks.

Working Age	Yearly impact
Estimated <b>loss to existing</b> claimant that doesn't have a temporary absence from Great Britain of more than 4 weeks	£0.00
Estimated <b>loss to all</b> claimants that have one period of temporary absence from Great Britain of more than 4 weeks	£97.74

**Option 11 - To remove the element of a Work Related Activity Component in the calculation of the current scheme for new ESA applicants**

Working Age	Yearly impact
Estimated <b>loss to existing</b> claimant that doesn't receive ESA or receives ESA but doesn't receive this component	£0.00
Estimated <b>loss to new</b> claimant that receives ESA and would have received this component	£0.00

**Option 12 - To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two**

Taking an assumed average weekly CTS entitlement of £14.05 based on a family of five with one adult working and three dependants they would currently receive annual CTS of £730.60. However if this family made a new claim and only two of the three dependants were included in the calculation then they would not be entitled to any CTS.

<b>Working Age</b>	<b>Yearly impact</b>
Estimated <b>loss to existing</b> claimant with or without dependant children, irrespective of the number of dependant children	£0.00
Estimated <b>loss to existing claimant</b> with more than two dependant children, <b>only if there is a break</b> in the claim and they have to reclaim in future	£730.60

**Option 13 – To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship**

Available to all recipients of council tax reduction subject to a successful application

8 **Option 14 - To take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction**

**Child Benefit**

<b>Working Age</b>	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claims with Child Benefit	1266	95	1171	72	1194	1089	177	69	503	468	199	27
Proportion of claimants		8%	92%	6%	94%	86%	14%	5%	40%	37%	16%	2%
Average benefit paid (per week)	£13.75	£16.30	£13.54	£17.14	£13.54	£13.47	£15.46	£11.83	£13.22	£14.25	£14.44	£14.58
Differences between groups		£2.76		£3.60		£1.99						

**Child Maintenance**

<b>Working Age</b>	All Claimants	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number of claims with Child Maintenance	205	7	198	10	195	201	4	2	69	88	43	3
Proportion of claimants		3%	97%	5%	95%	98%	2%	1%	34%	43%	21%	1%
Average benefit paid (per week)	£12.93	£14.30	£12.88	£14.02	£12.88	£12.91	£14.07	£14.98	£11.16	£13.56	£14.52	£10.88
Differences between groups		£1.42		£1.14		£1.16						

## KCC Letter

**Strategic & Corporate Services  
Finance and Procurement**

District Council Chief Financial Officers

Sessions House  
County Road  
Maidstone  
Kent  
ME14 1XQ  
Phone: 03000 41 41 41

Direct Dial: 419418  
Ask for: Dave Shipton  
Email: dave.shipton@kent.gov.uk  
Date: 12 October 2016

**Local Council Tax Reduction Schemes and Incentive Arrangements**

Following our response to district consultation on revised schemes in August I have been asked to clarify in writing KCC's position in response to the administration payment, incentive schemes and hardship funds.

*Administration Payments*

We fully accept that it is reasonable that precepting authorities should make a contribution towards the additional costs districts incur in administering local schemes which help to safeguard and increase the council tax base. This has always been our stance and I hope reflects the high standard of joint two-tier working we have in Kent compared to other parts of the country. We must also recognise that all authorities are being asked each year to make efficiency savings and we believe the administration of schemes should be no different and therefore we would normally expect the administration payment to reduce each year. However, we accept that we are expecting districts to keep schemes under review and this negates the scope for efficiency savings on the 2017/18 payments.

In line with our original response letter we would expect as an absolute minimum that schemes are kept up to date to reflect housing benefit and other welfare reforms. Therefore, KCC is willing to maintain the same overall administration contribution (£1.25m out of a total of £1.5m) providing districts agree to make the necessary changes consistent with this principle. This includes:

- Removing the work related activity within ESA for new applicants
- Reduce backdating from 6 months to 1 month
- Limit council tax discounts to 4 weeks for eligible applicants absent from UK
- Remove the family premium
- Limit dependent children additions to the first 2 children only

We have also made our position clear that we think the basic working age discount should also be kept under review. In particular we believe this should take into account the further significant reductions in Revenue Support Grant (RSG) and other grants since the original schemes were introduced in 2013, and therefore by default the proportion of the cost that should be borne by council tax support recipients and the proportion borne by other non-recipient council tax payers. Since individual

districts are not starting from the same level of discount it is impossible to adopt a standard pan Kent level which we would expect to see. Therefore set out below is the minimum reduction in working age contribution compared to the default scheme that we would expect to see in the changes from 2017/18.

Table 1	Current WA Reduction	Revised Minimum WA Reduction
Ashford	10%	15%
Canterbury	5%	10%
Dover	6%	10%
Maidstone	13%	17%
Swale	15%	18.5%
Thanet	5.5%	10%
Others	18.5%	20%

We presume other precepting authorities will also agree to maintain their contribution although we cannot make up any shortfall should they decide otherwise. We will need to return to the issue of whether efficiency savings are possible in future years without compromising districts' ability to continue to support the listed changes.

In terms of the distribution of the administration payment we are happy for this to be resolved by mutual agreement between districts. We support the principle that administration payments should reflect the different workload levels in individual districts but would prefer this is applied by mutual consent between the Kent districts.

#### *Incentive Payments*

We are prepared to offer an incentive payment to districts which go further than the minimum expectation outlined above, where districts agree other changes to schemes. Once again it seems to us totally reasonable that the county and other preceptors should reward those districts which go the extra mile. There is still some detail to agree whether this incentive payment should be a fixed grant for the duration of this new agreement (3 years) based on the anticipated benefit from CTR scheme changes, or whether it can be a more general calculation using the actual tax base each year.

What we cannot do is pay across an incentive for increases in the tax base due to the number of properties on the VOA list or changes to council tax support arising from demographic and economic factors (both of which are already assumed in the Local Government Funding Settlement according to the current distribution in two tier areas). Self-evidently we cannot pay an incentive from the additional tax base derived from anti-fraud activity which we have funded through the Kent Intelligence Network (KIN) or other ad-hoc arrangements under the Memorandum of Understanding on Fraud.

We must also ensure that the calculation of the incentive payment does not include any of the council tax raised through the social care precept. This was introduced in 2016 and for the first time hypothecated council tax income. We have to make a declaration that all of the proceeds raised through the precept are spent on adult social services. In order to comply with this the additional £21.78 included in KCC's

Band D charge for 2016/17 must be excluded from the incentive scheme as otherwise we could find ourselves unable to satisfy the conditions for the levy.

We envisage KCC's contribution to the incentive pot from the CTR scheme changes under consideration in district consultations (as supported in our response) would be in the region of £0.5m. As we have already stated the distribution between districts still needs to be resolved based on more modelling work. This will either be a fixed payment for the duration of the revised agreement (3 years) or an annual calculation based on annual impact on the tax base. We are minded to favour the former on the grounds of simplicity and certainty.

Ideally we would incorporate existing incentive payments we have made to certain districts that made further reductions to empty property discounts into a single incentive payment rather than maintaining separate arrangements.

#### *Hardship Funds*

As we put in our response we support the principle of a hardship fund to help those families in exceptional circumstances who face difficulty in paying the discounted council tax bill. We agree with Kent districts that this is the most effective way of targeting additional support rather than making schemes more complex, even though currently only a minority of authorities offer such schemes. Clearly the detail of schemes still needs to be resolved and we do have some concerns with the pro-forma scheme which was circulated to Kent Finance Officers, but we did not have the opportunity to discuss these at the most recent KFOA meeting.

Finally just to be clear we do expect that the latest scheme proposals for administration and incentive payments would be another time-limited agreement (as with the original scheme). We envisage this would be 3 years with further consideration of renewal during the second 18 months.

Yours sincerely,



Dave Shipton  
Head of Financial Strategy and Deputy S151 Officer



## The Burden of Costs for the CTRS

CURRENT SCHEME & REVISED SCHEME									
	Total Scheme Costs	Working Age Claimant Discounts	DDC % Share of Council Tax	DDC share of total scheme costs	DDC Funding from Govt.	Shortfall		DDC Share Financed by CTRS Claimants	Financed by DDC from CT, NHB etc.
	1	2	3	4	5	6		7	8
<b>Current</b>									
2013/14	£9,048,999	£4,929,936	11.28%	£1,020,727	£934,523	-£86,204		-£35,496	-£50,709
2014/15	£8,717,647	£4,751,562	11.09%	£966,787	£746,982	-£219,805		-£33,635	-£186,170
2015/16	£8,382,421	£4,597,111	10.90%	£913,684	£530,405	-£383,279		-£31,984	-£351,295
2016/17	£8,525,260	£4,675,447	10.83%	£923,286	£349,626	-£573,660		-£32,320	-£541,340
<b>Revised</b>									
2017/18	£8,525,260	£4,476,492	10.83%	£923,286	£204,247	-£719,039		-£53,867	-£665,172
2018/19	£8,525,260	£4,476,492	10.83%	£923,286	£113,161	-£810,125		-£53,867	-£756,258
2019/20	£8,525,260	£4,476,492	10.83%	£923,286	£11,336	-£911,950		-£53,867	-£858,083

**Notes**

Columns 1 – 3. For 2013/14 – 2015/16 actual costs and percentages are shown. 2016/17 is a projection as at October 2016. The following years have used 2016/17 data.

Column 5 – Since 2014/15 funding is no longer identified separately within RSG, therefore funding has been assumed to reduce in line with RSG.

Column 6 = Column 5 minus column 4.

Column 7 – Shows DDC's share of the contribution from claimants, being 6% of CT to 2016/17 and 10% thereafter.

Column 8 – Shows the increasing proportion of the scheme costs borne by DDC, funded by CT, NHB etc. and reductions in service expenditure.

**Comparative Contribution Rates Across Kent**

Table 1	Current WA Reduction	Revised Minimum WA Reduction
Ashford	10%	15%
Canterbury	5%	10%
Dover	6%	10%
Maidstone	13%	17%
Swale	15%	18.5%
Thanet	5.5%	10%
Others	18.5%	20%

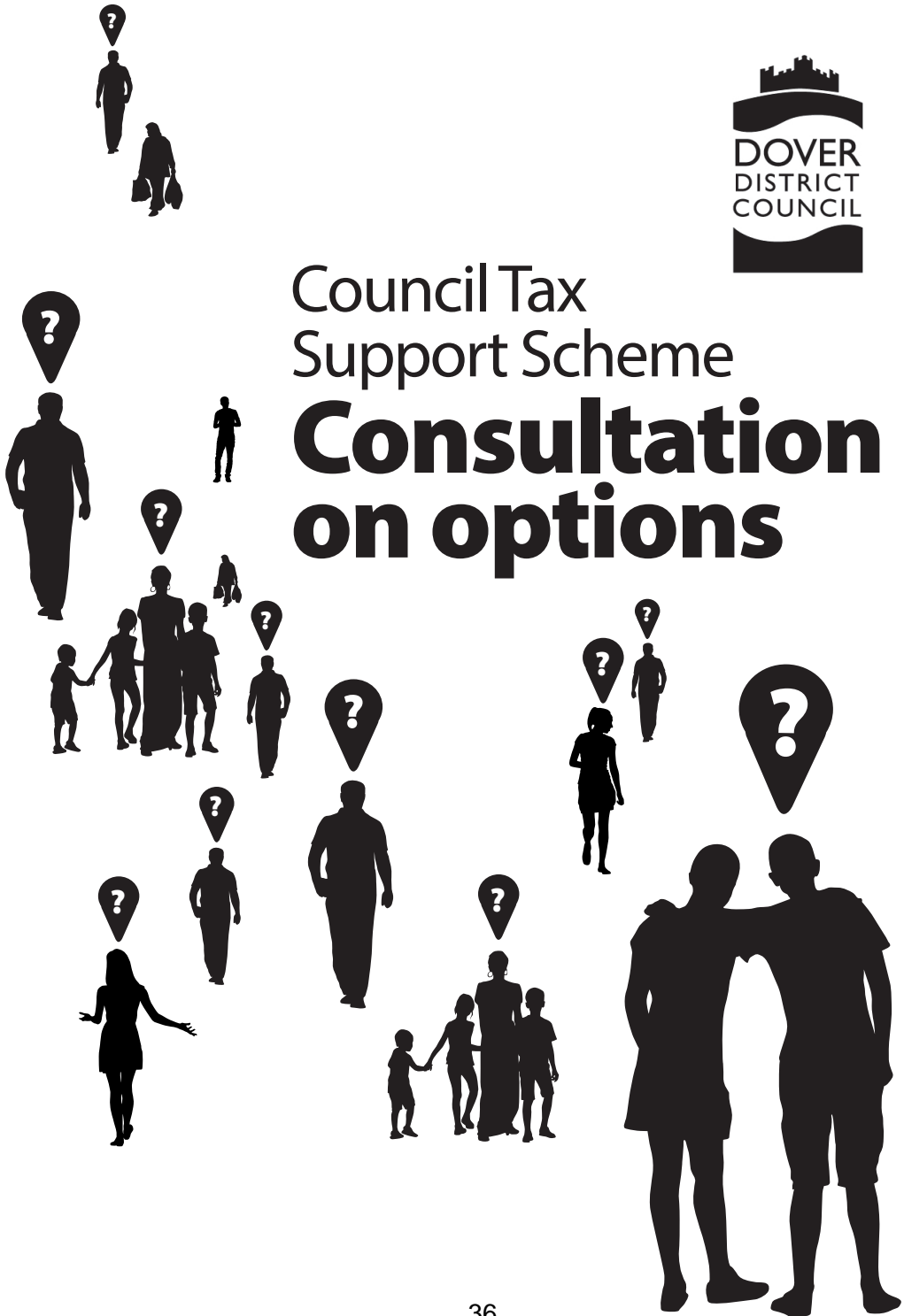
Note – “Revised Minimum Working Age Reduction” are the proposed contribution rates. These have not yet all been approved.

# ***Council Tax Reduction Scheme***

- Annex 1A – A5 Option Booklet**
- Annex 1B – A4 Answer Booklet**
- Annex 1C – Balance of Consultees**
- Annex 2 – Numerical Breakdown of the Responses Received**
- Annex 3 – Full Details of the Responses Received during the Consultation**



# Council Tax Support Scheme **Consultation on options**



## Consultation on changes to the Council Tax Support Scheme – let us have your views.

### **What is the council doing?**

Dover District Council currently operates a Council Tax Support Scheme (CTSS). This is the scheme that provides financial support to residents on low incomes to help them pay their Council Tax. We are proposing changes to the scheme and want to hear your views. We have come up with 14 options for your consideration and can implement more than one option depending on the feedback we receive.

### **Why is the council doing this?**

The council has a difficult financial situation to manage over the coming years and will have to make savings and increase income. Part of these savings could come from the CTSS. If we do not make these savings from the CTSS, we will have to find them from somewhere else. We are trying to ensure that services that are valued by the public are protected as much as possible.

### **When is the consultation happening?**

The public consultation on the proposed changes started on 27 June and runs until 16 September. There is information on our website at [www.dover.gov.uk/CTS](http://www.dover.gov.uk/CTS), and in libraries and community centres. A final decision on the options will be taken the autumn.

### **What does this mean for me?**

The options being considered could affect the support you receive and the amount of council tax you have to pay. We have given some illustrative examples of how the different options may affect different people in our district. Any proposals that are implemented would not come into force until April 2017. **If you are a pensioner, none of these changes will affect you.**

### **What do I have to do?**

There are 14 options being put forward in the consultation. Please read this document carefully and let us have your views. You can complete our online form at [www.dover.gov.uk/CTS](http://www.dover.gov.uk/CTS) or fill in the questionnaire attached to this booklet and return it in the enclosed reply paid envelope. You can also write with further submissions to Council Tax Support Team, Dover District Council, C/O Canterbury City Council, Military Road, Canterbury, Kent CT1 1YW. You can also view a video description of the options via the council's website.

### **What happens next?**

We will post any updates on the project on our website [www.dover.gov.uk/CTS](http://www.dover.gov.uk/CTS). We will listen carefully to what residents tell us and take the responses into consideration when making a final decision on the 2017/18 scheme.

Following the decision, the full results from the consultation will be available on the council's website.

**The new scheme will come into effect on 1 April 2017. We will consider the impact of the scheme annually and consult again if we think further changes need to be made.**

# How could these proposed options for CTSS affect you?

We have created some illustrations of households receiving council tax support at the moment and for each option we show the possible weekly financial implications for that household of the change.

## Family

### Jake Brown

Jake is 25, unemployed and single and lives in a rented Band B flat in Dover.



### Davis family

Mike and Kathy, live with their three children, Billy 22, Gemma 17 and Jack 15. Mike is a self-employed builder. They own their own house in Deal, a Band C property.



### Smith family

Mum, Debbie is a single full-time mum who lives with her two children Lily (5) and Jason (7) in a Band D house in Sandwich.



#### Key

- ▲ **Up** – This is what we estimate they would receive in extra support for Council Tax
- ▼ **Down** – This is what we estimate they would have to pay more per week for Council Tax
- **No change** – We estimate there would be no change in support.

## Option 1



### **Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 10%.**

At the moment, claimants of working age make a minimum payment of 6% towards their Council Tax. This would increase to 10%. Increasing the amount you are required to pay is a simple change to the scheme but we recognise that any minimum payment must be affordable given the household's circumstances. We would seek to protect the most vulnerable households through the introduction of an exceptional hardship scheme.

#### **The benefits of this are:**

- It is fair because everyone shares the increase.
- It is a simple alteration to the scheme.

#### **The drawback of doing this is:**

- All working age households receiving Council Tax support will be required to pay more.

## Option 2



### **Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 15%.**

At the moment, claimants of working age make a minimum payment of 6% towards their council tax. This would increase to 15%. Increasing the amount you are required to pay is a simple change to the scheme but we recognise that any minimum payment must be affordable given the household's circumstances. We would seek to protect the most vulnerable households through the introduction of an exceptional hardship scheme.

#### **The benefits of this are:**

- It is fair because everyone shares the increase.
- It is a simple alteration to the scheme.

#### **The drawback of doing this is:**

- All working age households receiving Council Tax support will be required to pay more.

## Option 3



### Use a minimum set income for self-employed earners after one year.

In order to align our CTSS with Universal Credit, we would calculate the amount of Council Tax support for self-employed people assuming at least a minimum level of income. This would be in line with the National Living Wage for 35 hours worked per week. The calculation would not apply for the first year from the start of the business. Variations would apply to part-time workers.

#### The benefits of this are:

- The treatment of income for self-employed claimants for Council Tax support will be brought broadly into line with Universal Credit.
- We want to encourage and nurture new business start-ups in the district.

#### The drawback of doing this is:

- Where a working age claimant is self-employed and continues to run a business where their income is below the National Living Wage level, they will still be required to contribute as if they were earning at least the minimum level (based on a 35 hour week for full time workers).

## Option 4



### Reduce the savings, capital and investment limit from £16,000 to £6,000.

At present, residents with savings, capital and investments worth £16,000 or more, excluding their home, are not entitled to any Council Tax support. Under the proposed change, this limit would be reduced to £6,000.

#### The benefits of this are:

- Only those residents of working age with at least £6,000 in savings will be affected.
- There is a low risk to causing any hardship.

#### The drawback of doing this is:

- Where a working age resident has more than £6,000 in savings, they will not be eligible for any Council Tax support.



## Option 5



### **Introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property.**

Under the current scheme, people aged 18 or over living in the same property as the claimant are required to make a contribution towards Council Tax. The amount varies up to £11.45 a week depending on the weekly income of the non-dependant. Under this proposal, the variable contribution would be replaced with a flat rate of £10 per week for each additional person aged 18 and over (excluding a partner).

#### **The benefits of this are:**

- It is simpler to understand compared to current rules.
- Some households may see an increase in awards.

#### **The drawback of doing this is:**

- Some households may receive less Council Tax support than at present.

## Option 6



### **Restrict the maximum level of Council Tax support payable to the equivalent of an average Band D property charge.**

If you live in a Band E, F, G or H property, your council tax support will only be based on the charge of a Band D property. This means that you will have to pay more before any other calculations take place.

#### **The benefit of this is:**

- It can be seen as a fairer method of providing support with those claimants living in higher banded properties and receiving Council Tax support having to pay more.

#### **The drawbacks of doing this are:**

- All working age claimants living in a property with a council tax band higher than Band D will have their Council Tax support restricted.
- Reductions in Council Tax support awards may affect families living in larger homes.

## Option 7



### **To restrict the maximum level of Council Tax support payable to the equivalent of a Band C property charge.**

If you live in a Band D, E, F, G or H property, your council tax support will only be based on the charge of a Band C property. This means you will have to pay more before any other calculations take place.

#### **The benefit of this is:**

- It can be seen as a fairer method of providing support with those claimants living in higher banded properties and receiving Council Tax support having to pay more.

#### **The drawbacks of doing this are:**

- All working age claimants living in a property with a Council Tax band higher than Band C will have their Council Tax support restricted.
- Reductions in Council Tax support awards may affect families living in medium-sized homes.

## Options 8-12 are being proposed to align our scheme with changes being introduced to Housing Benefit and Universal Credit.

### Option 8



### Remove the Family Premium for all new working age claimants.

The amount of help someone receives is based on their household circumstance. This is used to establish a series of allowances and premiums. The Family Premium reflects the additional needs a customer with children has (currently assumed to be £17.45 a week).

It has previously been used to work out how much help customers get in Housing Benefit and Council Tax support. From 2016 this premium is no longer used in the calculation of Housing Benefit for new claimants. Under this proposal, from April 2017 we would also no longer include the Family Premium in calculating Council Tax support for new claimants.

This change would not affect those on Universal Credit, Income Support, Income Related Employment and Support Allowance or Income Based Jobseeker's Allowance.

#### The benefit of this is:

- It brings the CTSS in line with Housing Benefit changes introduced by the government.

#### The drawbacks of doing this are:

- New working age claimants may see a reduction in the amount of support they would have received.
- Some households with children will pay more.
- Existing claimants will be affected if they have a break in their claim after April 2017.

\* This will apply only to new claimants after 1 April 2017.

## Option 9



### Reduce backdating of new claims to one month.

Currently claims for Council Tax support from working age claimants can be backdated for up to six months where an applicant shows they could not claim at an earlier time. The government has reduced the period for Housing Benefit claims to one month. It is proposed that the council's CTSS is aligned with the changes for Housing Benefit.

#### The benefit of this is:

- It is a simple alteration to the scheme which is easy to understand when claiming Housing Benefit and Council Tax support.

#### The drawback of doing this is:

- New working age residents may see a reduction in the amount of support they receive if they are unable to claim on time.

## Option 10



### Reduce the period for which a person can be absent from Great Britain and still receive Council Tax support to four weeks

As with Housing Benefit, under the current scheme applicants can be temporarily absent from their homes without it affecting their Council Tax support. Housing Benefit has now been changed so that if a person is away from Great Britain for a period of more than four weeks, their benefit will cease. It is proposed that our CTSS is amended to reflect the changes in Housing Benefit. There will be exceptions for certain occupations.

#### The benefits of this are:

- The treatment of temporary absence will be brought into line with Housing Benefit.
- There are exceptions for certain occupations (for example the armed forces).

#### The drawback of doing this is:

- If a person is away from Great Britain for a period of more than four weeks, their Council Tax support will cease from when they leave the country. They will need to re-apply on return.

## Option 11



### **Remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants.**

From April 2017, all new applicants for Employment and Support Allowance (ESA) who fall within the Work Related Activity Group will no longer receive the component in either their ESA or within the calculation of Housing Benefit. It is proposed that the CTSS is amended to reflect this change.

#### **The benefits of this are:**

- The treatment of ESA will be brought into line with Housing Benefit.
- It avoids additional costs to the CTSS.
- Anyone receiving ESA will not see a reduction in Council Tax support.

**There is no drawback.**

## Option 12



### **Limit the number of dependant children within the calculation of Council Tax support to a maximum of two.**

Under the current scheme, the number of children a claimant has is taken into account when working out how much help they can receive. From April 2017 the rules for Housing Benefit are changing and any children born after 1 April 2017, where the customer already has two children, will not be taken into account in the calculation of their award. There will be exceptions where there are multiple births after 1 April 2017 (and the household is not already at their maximum of two dependants within the calculation), adopted children or where households merge.

#### **The benefits of this are:**

- Council Tax support will be brought into line with Housing Benefit, Universal Credit and Tax Credits.
- It is simple.

#### **The drawback of doing this is:**

- Claimants who have a third or subsequent child after 1 April 2017 (and are not exempt from the rules) may receive less Council Tax support than a claimant who has more children born before 1 April 2017.

## Option 13



### **Introduce a scheme, in addition to Council Tax support, to help applicants suffering exceptional hardship.**

We could introduce a scheme whereby individual cases would be looked at on their own merit. This would provide greater flexibility to the council to help those who need it most and provide a safety net for those households suffering exceptional hardship.

#### **The benefit of this is:**

- It is a scheme that can be adapted to meet individual circumstances.

#### **The drawback of doing this is:**

- There will be some additional costs to the scheme.

\* Granting of exceptional hardship support will depend on their individual family circumstances.

## Option 14



### **Take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax support.**

Currently any payments of Child Benefit or Child Maintenance paid to either a claimant or their partner does not count when working out their income for Council Tax Support. This proposal would allow the council to include any Child Benefit or Child Maintenance in the calculation.

#### **The benefit of this is:**

- Some families receive relatively high levels of Child Benefit or Child Maintenance that are not taken into account

#### **The drawback of doing this is:**

- Some families will receive less Council Tax support.

## **Alternatives to reducing the amount of help provided by the CTSS.**

The proposals we have set out in this consultation could deliver some of the savings we need to help meet the expected reduction in government funding. If the council keeps the current scheme as it is, without any changes, we would need to find savings from other sources. We have considered a number of other options including:

- increasing Council Tax
- reducing the funding available to provide other council services
- using council savings.

However these are not likely to be suitable long term alternatives in the current financial climate.

# How to have your say

**This consultation closes on Friday 16 September.**

Please let us have your views by completing and returning the enclosed questionnaire in the reply paid envelope. Alternatively you can complete the questionnaire at **[dover.gov.uk/cts](https://www.dover.gov.uk/cts)**

**If you have evidence that you wish to attach, and can't do so on the questionnaire, please send it to:**

Council Tax Support Team  
Dover District Council  
C/O Canterbury City Council  
Military Road  
Canterbury  
CT1 1YW

**Dover District Council is working with  
Canterbury City Council for this consultation.**

**Summary of your options** 



# The potential impact and savings from the proposed changes.

Option description	Estimated Number of claimants affected	Estimated weekly loss to household £	Estimated saving to the council	Estimated saving to Kent CC, Police and Fire	Estimated total saving
1 Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 10%.	5544	£0.66	£20,674	£170,753	£191,427
2 Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 15%.	5544	£1.53	£47,482	£392,169	£439,651
3 Use a minimum set income for self-employed earners after one year.	346	£14.47	£28,110	£232,169	£260,279
4 Reduce the savings, capital and investment limit from £16,000 to £6,000.	56	£11.98	£3,768	£31,120	£34,888
5 Introduce a standard weekly charge of £10 for all new claimants who have a non dependent living in their property.	244	£7.79	£10,669	£88,117	£98,786
6 Restrict the maximum level of Council Tax support payable to the equivalent of an average Band D property charge.	96	£7.91	£4,263	£35,208	£39,471

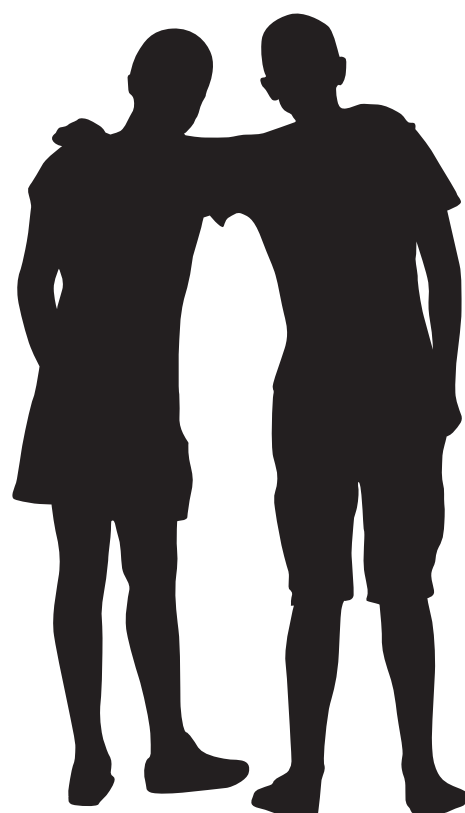
7	Restrict the maximum level of Council Tax support payable to the equivalent of an average Band C property charge.	283	£4.56	£7,246	£59,845	£67,091
8	Remove the family premium for all new working age claimants.	N/A				N/A
9	Reduce backdating of new claims to one month.	N/A				N/A
10	Reduce the period for which a person can be absent from Great Britain and still receive Council Tax support to four weeks.	N/A				N/A
11	Remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants.	N/A				£0
12	Limit the number of dependant children within the calculation for Council Tax support to a maximum of two.	N/A				N/A
13	Introduce a scheme to help claimants suffering exceptional hardship.	N/A				N/A
14	Take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax support.	1266	£4.68	£33,297	£275,006	£308,303

**For options 8 to 13, we cannot at this stage estimate the complete impact of these changes.**





# Council Tax Support Scheme **Your views**



# Questionnaire

As explained in the background information, the council is primarily consulting on 14 proposals to change the existing Council Tax Support Scheme (CTSS) from 1 April 2017 which would reduce the cost of the scheme. Your responses are a part of this consultation. We could implement more than one option depending on the feedback we receive, so you can agree/disagree with as many options as you choose.

**Please complete and return this questionnaire by 16 September 2016.**

I am currently receiving Council Tax support.

Yes

No

I have read the background information about the CTSS.  
*This question must be answered before you can continue.*

Yes

No

## Paying for the scheme

Should the council keep the current CTSS i.e. continue to reduce Council Tax for applicants in the way and to the extent that it does at the moment?

Yes

No

Don't know

Your comments

---

---

---

**Option 1**

Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 10%.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 2**

Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 6% to 15%.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 3**

Use a minimum set income for self-employed earners after one year.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 4**

Reduce the savings, capital and investment limit from £16,000 to £6,000.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 5**

Introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 6**

Restrict the maximum level of Council Tax support payable to the equivalent of an average band D property charge.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 7**

Restrict the maximum level of Council Tax support payable to the equivalent of a band C property charge.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

**Option 8**

Remove the Family Premium for all new working age claimants.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

### Option 9

Reduce backdating of new claims to one month.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

### Option 10

Reduce the period for which a person can be absent from Great Britain and still receive Council Tax support to four weeks.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

### Option 11

Remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....

### Option 12

Limit the number of dependant children within the calculation of Council Tax support to a maximum of two.

Do you agree?

Yes

No

Don't know

Your comments

.....

.....



**Option 13**

Introduce a scheme, in addition to Council Tax support, to help applicants suffering exceptional hardship.

Do you agree? Yes  No  Don't know

Your comments \_\_\_\_\_  
\_\_\_\_\_

**Option 14**

Take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax support.

Do you agree? Yes  No  Don't know

Your comments \_\_\_\_\_  
\_\_\_\_\_

**Alternatives to reducing the amount of help provided by the CTSS.**

The proposals we have set out in this consultation could deliver some of the savings we need to help meet the expected reduction in Government funding. If the council keeps the current scheme as it is, without any changes, we would need to find savings from other sources. We have considered a number of other options including:

- increasing council tax
- reducing the funding available to provide other council services
- using council savings.

**However these are not likely to be suitable long term alternatives in the current financial climate.**

Please use this space to make any other comments on the alternatives.  
\_\_\_\_\_  
\_\_\_\_\_

Please use this space to make any additional observations and comments on these proposals and suggest other options you may have (*continue on blank paper if required*).  
\_\_\_\_\_  
\_\_\_\_\_

# What would be your order of preference?

Please choose and rank your top four options in order of preference by writing a number from 1 – 4 in the boxes below, where 1 is the option that you would most prefer and 4 is the least preferred.

## Option 1

Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 5.5% to 10%.

## Option 2

Increase the minimum contribution working age recipients will need to pay towards their Council Tax charge from 5.5% to 15%.

## Option 3

Use a minimum set income for self-employed earners after one year.

## Option 4

Reduce the savings, capital and investment limit from £16,000 to £6,000.

## Option 5

To introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property.

## Option 6

Restrict the maximum level of Council Tax support payable to the equivalent of an average Band D property charge.

## Option 7

Restrict the maximum level of Council Tax support payable to the equivalent of a Band C property charge.

## Option 8

Remove the Family Premium for all new working age applicants.

## Option 9

Reduce backdating of new claims to one month.

## Option 10

Reduce the period for which a person can be absent from Great Britain and still receive Council Tax support to four weeks.

## Option 11

Remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants.

## Option 12

Limit the number of dependant children within the calculation for Council Tax support to a maximum of two.

## Option 13

Introduce a scheme, in addition to Council Tax support, to help applicants suffering exceptional hardship.

## Option 14

Take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax support.

# About you

## We ask these questions:

- to find out if different groups of people in the council's population have been able to take part in the consultation and identify if any groups have been excluded. This means it is not about you as an individual but to find out if people with similar characteristics have had their say.
- to find out if different groups of people feel differently about the options and proposals in comparison to each other and all respondents. This means it is not about you as an individual but to find out if people with similar characteristics have answered in the same way or not.

**This information is completely confidential and anonymous.**

**We would like you to complete this section but you do not have to do so.**

### What is your ethnic group?

Choose one section from A to E, then tick one box to best describe your ethnic group or background.

Prefer not to say

#### A. White

- English/Welsh/Scottish/Northern Irish/British
- Irish
- Gypsy
- Irish Traveller
- Any other White background, please write below

#### B. Mixed/multiple ethnic groups

- White and Black Caribbean
- White and Asian
- White and Black African
- Any other Mixed/multiple ethnic background, please write below

#### C. Asian/Asian British

- Indian
- Pakistani
- Bangladeshi
- Chinese
- Any other Asian background, please write below

#### D. Black/African/Caribbean/Black British

- African
- Caribbean
- Any other Black/African/Caribbean background, please write below

#### E. Other ethnic group

- Arab
- Any other ethnic group, please write below  
If you chose the any other option please specify:

#### F. Are you male or female?

Please tick one box only.

- Male     Female     Prefer not to say

#### G. What is your sexual orientation?

Please tick one box only.

- Bisexual     Gay woman/lesbian  
 Gay man     Heterosexual/straight  
 Prefer not to say

#### H. What is your age?

Please write in below.

years

Prefer not to say

#### I. What is your religion?

Please tick one box only.

- |  |  |
|--|--|
| <input type="checkbox"/> No religion   | <input type="checkbox"/> Buddhist          |
| <input type="checkbox"/> Muslim  | <input type="checkbox"/> Jewish            |
| <input type="checkbox"/> Christian (all denominations)                         | <input type="checkbox"/> Hindu             |
| <input type="checkbox"/> Sikh  | <input type="checkbox"/> Prefer not to say |
| <input type="checkbox"/> Other (please give further details below if you wish) |  |

**Balance of Consultees**

	Total Households	Working Age Households claiming CTRS	% of total	Working Age Households Not claiming CTRS	% of total	% Working Age Households claiming CTRS in favour	% Working Age Households claiming CTRS Not in Favour	% Working Age Households Not claiming CTRS in favour	% Working Age Households Not claiming CTRS Not in Favour	Number of Working Age Households claiming CTRS in Favour	<u>Assumed</u> Number of Working Age Households Not claiming CTRS In Favour
Increase Minimum Contribution to 10%	51802	5532	11%	46270	89%	28%	72%	59%	41%	1549 <sup>3</sup>	27299 <sup>4</sup>
Restrict to Band D	51802	5532	11%	46270	89%	48%	52%	61%	39%	2655 <sup>5</sup>	28225 <sup>6</sup>

<sup>3</sup> 5532 households claiming CTRS x 28% in favour (based on those who replied) = 1549 households in favour

<sup>4</sup> 46270 households claiming CTRS x 59% in favour (based on those who replied) = 27299

<sup>5</sup> 5532 households claiming CTRS x 48% in favour (based on those who replied) = 2655 households in favour

<sup>6</sup> 46270 households claiming CTRS x 61% in favour (based on those who replied) = 28225

### NUMERICAL BREAKDOWN OF THE RESPONSES RECEIVED

#### Council Tax Support Consultation - Final results - Dover

Key

>50%	40-50%	<40%
------	--------	------

#### Numeric Survey Results

#### % Survey Outcomes

#### % Yes/No's only

	Numeric Survey Results				% Survey Outcomes			% Yes/No's only	
	Yes	No	Don't Know	Total	%Yes	%No	% Don't Know	%Yes	%No
1	531	87		618	86%	14%	0%	86%	14%
2	592	10		602	98%	2%	0%	98%	2%
3	335	129	133	597	56%	22%	22%	72%	28%
4	207	322	88	617	34%	52%	14%	39%	61%
5	83	445	81	609	14%	73%	13%	16%	84%
6	228	209	176	613	37%	34%	29%	52%	48%
7	273	245	99	617	44%	40%	16%	53%	47%
8	251	250	113	614	41%	41%	18%	50%	50%
9	217	221	173	611	36%	36%	28%	50%	50%
10	126	284	196	606	21%	47%	32%	31%	69%
11	167	262	176	605	28%	43%	29%	39%	61%
12	332	198	83	613	54%	32%	14%	63%	37%
13	438	105	69	612	72%	17%	11%	81%	19%
14	217	176	220	613	35%	29%	36%	55%	45%
15	312	197	107	616	51%	32%	17%	61%	39%
16	470	56	86	612	77%	9%	14%	89%	11%
17	247	274	89	610	40%	45%	15%	47%	53%

Full details of comments received during the consultation**Council tax support scheme – proposed options**

Number of responses: 634

**I am currently receiving council tax support:**

Yes	531	83.8%
No	87	13.7%
No reply	16	2.5%

**I have read the background information about the CTSS:**

Yes	592	93.4%
No	10	1.6%
No reply	32	5.0%

**Should the council keep the current CTSS i.e. continue to reduce council tax for applicants in the way and to the extent that we do at the moment?**

Yes	335	52.8%
No	129	20.3%
Don't know	133	21.0%
No reply	37	5.8%

**Your comments on Q3.**

A lot of people are poor.

A small revision might now be in order.

all households should pay council tax as they use the same services as working people do, you do not seem to penalise drug dealers persons who are living together and committing benefit fraud to council tax benefit why should a person working pay more than someone who has been on benefit most of their life stats already show these people use more services than a working person

Although it is understood the central government does not want to give the council any further funding, any further reduction in people's personal finance will lead to significant hardship and child poverty.

As an educated person I have struggled to understand the attached booklet and I feel confused about the changes.

As I have read the booklet if claimants pay a little more the council could reduce payments from 6% to 10%, claimants are not using that much money, as for not counting third, fourth child in family but claiming for on first and second child I think that is fair, it could reduce the birth rate.

Being a single parent and being on a very low income, the changes would dramatically implement me a lot.

Being housebound and on a limited income I don't believe I would cope without the Council Tax support I receive.

Can hardly afford to live in its present form.

Cannot afford an increase

Changes have to be made to benefit all

Changes need to be made to make the system fairer and get extra money for the Council

Changes to two of the options should not affect the needy.

Changing from 6% to 10% seems reasonable - It is also easy to work out the contribution in your head. A 15% contribution seems a step too far at this present point of time - Maybe look at this in the future.

Circumstances require some changes and these must be of a nature that all deserving cases are helped

Clearly savings have to be made and therefore changes will have to be made

Compared to other authorities this is a low minimum payment. I think it should be increased now to avoid a much higher increase in a few years.

Current assessment of money income has meant that by being more self-reliant on pension income I am £6 a week worse off than on JSA.

Depends on what else may have to be reduced if this continues

Difficult to make that judgement.

Families on low incomes already struggle financially as it is, increasing their monthly outgoings is going to cause more stress within family homes making lives more difficult and people getting into arrears.

For genuine low income families that are English, lived here all their lives and have children. Everyone else should be working and paying their own bills not relying on handouts.

How else can low income families pay it?

I am on a very small income and have no idea if I am eligible for assistance.

I am really struggling and barely managing to make ends meet, but I think a rise from 6% to 10% is not beyond most people. I couldn't manage any more than that though.

I appreciate changes need to be made but worry in case those that really need the help will be affected.

I believe that local councils should have the right to put Council Taxes up and down to cover things like inflation, budgets so on, as long as when they get the chance, is to lower it at times. This would instil confidence in the public.

I believe that low income families/disabled singles should continue to receive the very much need support from the current CTSS, not everybody finds it easy to generate a steady income with health problems/difficult backgrounds.

I believe that the Dover District Council should continue to support the poorest and most vulnerable people in our local area. In the immediate future the Council should consider a rise in Council tax. Under no circumstances should it take any measures which count Child Benefit as income. Child Benefit is for maintenance of children's welfare.

I do not know anyone who is benefiting from CTSS to be able to compare

I don't understand the question.

I feel I could pay a small contribution although am sure some claimants cannot.

I rely on receiving the CTSS at the current level.

I think everything should continue as they are now, because if not people like myself could get into financial problems, as I suffer from mental stress if things get bad, I might consider harming myself.

I think it is only fair that someone being paid maintenance for children should pay a fairer amount of council tax.

I think the council tax is way too high as it is. There are no street cleaners, people are having to walk home at night with no street lights on. I have had to have my front suspension renewed on one car as there are so many potholes in the roads. I can carry on with plenty more if you like. Plus what happens to the money you keep getting from the Lottery Fund. Also as I understood about the council tax it was set by the government what we had to pay and not for councils to change what percentages we have to pay just to suit them.

I will lose my home if the help is reduced.

I would prefer to keep CTSS as it is, however, there are several options which are both fair and also would save money

I'm not so sure about this question.

I'm single nearly 50 years old and earn £86.40 for 12 hours work and live with a cat.

If it is kept the same there won't be a sudden change which will affect people more.

If it needs to be done it needs to be done fairly.

If savings have to be made then things need to change



In order to have an option about this, I would need to know the councils spending on all sectors.

In times of financial austerity everything has to be looked at in an attempt to save money. Public sector wages have not risen in real terms we have to find extra money to pay bills and this needs to be mirrored across the board so we can seek to maintain essential public services.

It does not seem fair to people on low incomes who are struggling to pay bills. I don't think there should be Council Tax at all.

It seems that there are some anomalies that need to be addressed

It should not affect those that need it the most so weeding out those that are claiming for the wrong reasons need to be found.

It works and people know where they stand with it. Change could lead to confusion for various people and may not be as successful as the current system.

Larger properties should contribute more.

Local government is in crisis and it is time that people made more of a contribution to their society

Low paid people struggle to pay Council Tax because rent is so expensive now days.

Make the rich pay more there are too many people on the poor.

Many of us are already one step away from food banks as it is.

More help should be applied to receivers of benefit.

Most people need the support for a very good reason and would not be able to afford an increase. I would struggle if my payments went up.

Most people only claim help because they need it ie on low income or benefits.

Need to make savings which is the point of this proposal.

No. Cuts need to be made and everyone, including those already claiming, should be expected to share these cuts.

Not able to work long history of mental illness and cannot afford to pay anymore.

Not sure if this means continuing as now, with none of the options

Obviously cuts need to be made so that other services do not suffer.

Option 2 would seem to be fairer to all Dover/Deal residents, it allows the authority to raise more revenue, from unemployed/working families, I think all residents should contribute to an ever increasing social care budget.

People's circumstances change frequently and are not re-assessed.

Personally I think someone should make you arrogant lower middle class parasites do a real job.

Possibly as long as each case is checked on its own merits.

Savings need to be made. It is right to explore possible savings in all areas.

Some adjustments to the Council Tax reductions need to come from a reduction to the amount of benefits received by some; it is not fair to constantly and consistently penalise those not on benefits.

Some good and more fair proposals made

Stay as it is

The council needs the money coming from the council tax and if certain people do not pay their contributions as they should, then the council has to increase the council tax for all the citizens. My view is that everybody has to pay the right amount, unless he/she is unable to do that due to severe financial reasons.

The council needs to implement savings so that essential services can be maintained with as little extra cost to those who do not receive CTSS

The government said I have some much to live on does not help if you put it up. Does this mean I get more Income Support to cover Council Tax because I just making ends meet?

The present scheme at the moment is fine. Stay as it is.

The proposed changes have an element of reconsideration of claimants circumstances to ensure protection for the most at risk households.

There appear to some categories of people receiving help who could make a slightly larger contribution

There are those receiving support that do not need it thereby straining an already pressured system. Benefits are supposed to be a 'catch net' not a right. You pay in when you are working to catch you if things go wrong.

There should be more scrutiny of those who pay reduced Council Tax

They should be helping reduce council tax for low income tenants - not raise them.

This helps a lot of people myself being one of them with two children living on my own.

This is of incredible help to me and I would really struggle without CTSS.

To be honest it's hardly worth the council offering CTS in my personal experience. As I've had to always pay a top up. Currently I have a PT job where I'm paid for 9 hours a week on minimum wage but do voluntary work there too, so approx 15 hours a week making my weekly pay £64.40. I also have a zero hours contract with another employer with whom the hours varies but for 2015/ 2016 my total income was £7,169 yet my most recent council tax bill is £900. I believe I would be better off financially to not be working & claim JSA & full council tax benefit, which seems ridiculous but considering my earnings are too low to pay tax then surely they are too low to pay council tax

Unemployed should not pay anything.

Unsure at this moment as to what would be best.

We are already in the lowest income bracket and we cannot afford to lose your support.

We will riot heavily, if you wanna put me in jail after you can pay more while I'm there.

What about sick and disabled people?

Would like too however I do not think it can continue and this way we have a say. But this paperwork and the employment of people to read these must cost £1,000's.

Yes but we could look at reducing the amount paid but people still need help.

You already sold off water and we have to pay that to the French.

As a working single parent working 16 hours it supports me while I still pay towards Council Tax.

As changes need to be made I think it's important to change it to help the people that need it most.

As I am on a low income I feel that low income people should not have to pay Council Tax as it is hard for us to keep on top of bills we do have to pay.

At this time money is tight for everyone. I am just about getting by. By raising the amount we pay more poor people will be put into poverty.

Benefits being cut as it is and difficulties we have in making ends meet this would, I believe be the best option. Benefits are not going up therefore neither should wages. It only creates a larger gap.

But I agree that savings should be limited to £6,000.

Changes should be made to save money but on individuals circumstances/wages/choice of dependants ie children.

Council Tax supports helps people with disabilities and health problems. Myself indeed without CTSS people like myself wouldn't cope.

Definitely especially for disabled people.

Depends on outcome of results. At least keep it same as is now. Any more and would be helpful things tight enough already.

Depends on size of property ie one person equals one/two beds and amount of land. Not one person three/four plus beds and amount of land.

Families will still require help but if the council hasn't got the money it has no choice but to adjust the scheme. Options that will cause the least hardship to those already struggling should be implemented.

Get refugees asylum seekers to do voluntary work to help the communities and tell the government to stop wasting millions of money on stupid leaflets.

Has a unemployed person of age 62 I do not know but think that probably option one will be best.

Husband goes to work twice a week. Were already struggling.

I already have to pay some of the Council Tax at the moment and find the sum too high.

I am a disabled widow. None of the scenarios use my circumstances so I have no idea how the possible changes will affect me.

I am a single parent with dependent children, we are already struggling yet other changes I feel to others should be made.

I am on a very low income due to disability so without the help it would lead to more financial problems.

I can barely afford to eat let alone pay my bills you'll have to jail thousands of people who can't pay. Also having worked for Brighton council for ten years I know you can take a pay cut.

I don't think this will be possible while the govt continues to cut budgets

I filled in options over pages but I think it may be can be left as it is at this moment - if other savings are found in other areas - where there might be available waste of money.

I find the help I get very helpful.

I only receive a small amount of sick pay so the Council Tax benefit really helps.

I receive ESA funding extra money would be hard.

I think it is unfair that all Council Tax is based on Dover as soon as you look at Deal, Sandwich rent and Council Tax doubles.

I think it would be totally unfair to change it, as me and my family would suffer if changes were implemented at present we are just helping ourselves above water - if it changes we will swim.

I think the Council should save money for other things. when people who don't need the support still get it.

I think the current system is fair. But if it has to change I have selected the options with the least impact on the poorest people.

If it goes up how are people meant to survive?

If mine went up I could not put heating on or have lights on in winter months and possibly have to go without meals.

If possible

If savings have to be found due to Conservative government cutbacks, they need to be found somewhere.

If someone, like myself, has been signed off work - indefinitely, through very ill health and cannot work, is widowed and has no savings (this is me) - then helping pay Council Tax is very much needed, please.

If something isn't broken why fix it? Dover district council would make better savings by not wasting money on grandiose schemes in Dover.

If that is sufficient to meet savings needed to cope with the financial situation mentioned in the leaflet.

If you reduce benefits for people like me I will be homeless due debts therefore unable to work, at least now we can feel stable enough to look for work.

In some areas yes, but some of the new proposed measures will be beneficial for all. So I am in between on this answer.

It helps the lower paid.

It is very helpful to most of us on low incomes and we would be in financial difficulties if CTSS was not available. Possibly leading to Council Tax debts.

It should be fair

It should be made fairer for everyone.

It works and though not perfect, no system is.

It's obvious that the current council tax support scheme needs changing in order that the council saves money

Least confusion stick to the same.

Leave as is and generate any monies needed from any government cuts locally. Charge all lorries cars and passengers coming into Dover via the port a local tax 50p to £1? And invest into the local area.

Minimum wages do not meet rising housing costs all over the country.

More help the local people to get home and help more people on lower incomes and people suffering hardship.

No. Support needs to be more targeted.

Not for people who have worked for least than say ten years full employment.

Obviously needs changing but option 3 is crazy. The government wants to encourage self-employed and businesses - this option has lots of others - using your own examples - makes the hard working Davis family and likeminded family's worse off.

Only if you are out of work , Everybody should contribute ,no matter who they are

People at the bottom have already been hit by cuts and should be protected.

Rather than taking money from struggling members of the Dover community and pushing them and their families closer to destitution, reduce the salaries of the Chief Executive and Directors of Dover District Council which are unnecessarily high and I'm sure they could give up a large percentage to the greater good of the community and DDC budget. 20% perhaps wouldn't cause them too much inconvenience. Some of your proposals ie options 11 to 14 question: why change these arrangements if they make no difference??? Your explanations are neither honest or transparent.

Really? I'm on ESA you want me to pay and make it as difficult as possible and then £39 a year is £179 and finally you take it from my ESA when you could do that with £39. Fuck off and take it all you selfish cunts!!!

Reduction of council Tax is a bad move towards persons of a vulnerable grouping. Combination of an increase of funding a better option, but so is wage increase, increase in benefits, etc, changes have to be instigated by government first but no increase please!

Rents are high enough already for people like us who rent privately and we already struggle paying Council Tax with the help, so if we had to pay more we'd end up with bailiffs out every time as we wouldn't be able to pay.

Some of the eleven options make it seem fairer for all

Some people really need help with paying of their Council Tax.

Some savings have to be made.

Something quite clearly needs to be done for a fairer society. I am just not quite sure what that maybe at this particular moment in time!

Taking more money away from the poorer end of society is immoral and shameful. There have been enough benefit cuts already.

The British benefits system is far too generous. It encourages too many people to rely on it to live, instead of budgeting their income and living to their means. Cut this and immigration to this country will reduce!

The cost of housing in the Canterbury postcode is generally high and as such, Council Tax will be too. Essential to have some support in place for those families who may not have steady incomes and hit low income periods.

The Dover council should stop wasting money in other areas like replacing perfectly adequate bus stops or spending/wasting hundreds of thousands of pounds on the TV screen in the market square a couple of years ago. Or spending millions on a new hospital which is still only a minor injuries unit and x-ray department - no different than before!!!

The overall aim should be to simplify and rationalise the allocation of Council Tax Benefits.

The purpose is to aid and support the more needy members of society. Offer a provision that will allow a fairer service to KCC provisions (streets/lighting/refuse) etc but don't cause further anguish in the process and lead to malnourished community. Members who are unable to eat/feed properly as they are paying for Council Tax that they cannot afford from limited means. It's not Dickensian or is it? A move forward would be to increase band A, B, C properties. Percentage increase 15% to A, 10% to B, 5% to C properties. Why has that not been proposed? Money retained by wealth as always!!

The reason I am supporting the Council Tax help is because I live on my own and have ESA support.

The status quo

The system is in place (reductions) because not all are in £500 per week jobs. If a country or council can't help the more unfortunate, they're not fit for purpose.

There is currently no option to support people with disabilities, especially those with rare, lifetime, incurable conditions who have to pay for treatment/assessment/diagnosis where needs are not met on NHS due to lack of understanding/NHS resources in the area. People such as myself and family already suffer hardship. Were deemed 'working age' yet unable to care for ourselves - this should change to give us 100% support as were not able to look after ourselves let alone work.

there seem to be some viable alternatives to the present scheme

Those that can afford more should pay more. People on benefits should go back to paying nothing! As they are already struggling.

Too much burden is placed upon those paying council tax to make up for those who do not pay in full. This unfair and unsustainable. Those of us who have saved a nest egg get little or

no help whilst others have made no provision for themselves. Not everyone receiving ctss is a scrounger though a great many could pay more.

Very fair system

We keep hearing that Great Britain is the fifth sometimes sixth largest economy in the world. Maybe it's me but why all these savage cuts, deeper questions need to be asked of the so called experts in this country and sooner than later.

We need more council support help for people with mental health problems like myself. We are treated like scum.

We should all pay towards our services whether working or not. We all use those so we should pay.

We still need to have CTSS but I do agree we have to try and work together to reduce the cost.

Yes due to our circumstances I am still struggling to meet the reduced amount as it is. If it goes up I'm frightened my family will suffer more however I do feel option 9 is probably a very reasonable proposal.

Yes up until the point where it is no longer able to sustain it viably! Shame politics have to play a role in it, and every government has its own agenda! Maybe reduce the war budget and help those in need!

You cannot get blood out of a stone. Benefits do not pay. But I have no choice. Currently there is zero money left so I would have to go to reason for non-payment.

You should receive additional funding from central government.

**Option 1 – Increase the minimum contribution working age recipients will need to pay towards their council tax charge from 6% to 10%.**

**Do you agree with the principle of everyone paying a minimum of 10% of their council tax charge?**

Yes	207	32.6%
No	322	50.8%
Don't know	88	13.9%
No reply	17	2.7%

**Your comments on Option 1**

10% is still low and if it is only increased to this now then it is likely that it will need to change again in a few years time.

10% is too low

A small increase from current 6% but may not provide savings required.

All working age households should contribute

Although increase, only a small one.

As I am unable to work and I know that there are few jobs I don't feel I can comment.

As I have explained clearly at the previous question that is not a fair option.

As inflation rises in a weak economy one needs to pay slightly more tax to compensate for this.

As it is not fair for people on benefits - as benefits have not increased.

As long as genuinely vulnerable householder are protected

As long as lower income people are not put in stress or more financial difficulty problems.

As long as when councils get a chance lower it at time.

As you say, simple alteration and everyone shares.

Because people are on the scheme for a reason because they are on a low income.

Cannot afford an increase

Cannot afford to live now.

Choosing option 2

Could be hard on some families.

Cut the council tax rate for the shops in Dover then perhaps you may get more business renting them then you will get more money from the council tax.



Depending on work circumstances and how much they earn.

Difficult enough to survive on ESA/JSA without more money taken away.

Do not agree with people with kids - part time or low income should have to pay more Council Tax.

For some the Council Tax support is needed to the penny to make ends meet.

Household bills (especially gas and electric) are going up for everyone and increasing council tax for those on low incomes and benefits puts more pressure on the poorest and most vulnerable. The benefits letter you get says that the amount you're given is the amount the government says you need to survive. Rent top ups, bedroom tax and council tax contribution then all have to come out of this payment meaning the money available for bills and food etc goes down and down. What happens next year or the year after when you want to increase contributions again and again? It's very difficult to manage on benefits especially if you're disabled and not everyone on benefits is likely to get a job in the near future if at all.

Households cost is 66p week

I agree in some ways, but still think that everyone's circumstances are different and need to be dealt with case by case.

I agree with 10% instead of 6%, but I personally couldn't afford any more than that. I am barely managing now. I am a single parent of 2 children and get no support from their father.

I am on a low income. I work if I have to pay more Council Tax it will affect my money.

I cannot pay any more

I don't believe most people could afford this raise

I have to pay this hated tax, which I find a real burden, without any help. I think a minimum of 10% should be paid by all.

I personally would be happy to contribute a little extra as I believe this has a low impact on low income/disabled claimants.

I think increase of 4% is affordable to most people even myself on benefits.

I work but would find it difficult if my payments had to increase.

I work part-time and this would increase my Council Tax bill.

I would be willing to pay a smaller increase but not more than 10%

I would find this very difficult

If everyone paid more, it's fair

If people are in work, they need to pay their fair share

If suffering hardship and eligible for CTSS, 10% will only serve to increase said hardship, although better than 15% increase. 10% is manageable - just.

In principle this could be the fairest option provided that the Council genuinely sought to protect the most vulnerable households through the introduction of an exceptional

hardship scheme. As a teacher of young children I am seriously worried about the consequences this will have on children in families, who are already struggling to cope.

It depends on individual circumstances personally I only have £20 a week to live on and 10% would reduce this even further.

It is a fair increase and places less pressure on full council tax payers/the council resources.

It would save some money but not as much as option 2 for a weekly difference of 87 pence per week.

Keep low rate for people with disabilities.

Lower wage earners may struggle.

Money needs to be raised to maintain services this small increase is spread over more households so seems a good choice.

My ONLY income is Carers Allowance.

Not fair on poorer families.

Not fair on the poor.

Not fair on those who work and are not entitled to CTS.

Only if a couple are earning above £45,000 (with no children).

People who are claiming CTS NEED THE FULL AMOUNT!

Seems fair

Some people just can't afford this.

Taking money off JSA leaves little to live on.

The extra amount they have to pay is still so low!

The extra payment is minimal and fair.

Think this could be higher depending on circumstances

This is fair as everybody is treated the same and the decrease in support is not too much.

This is not a huge rise (4%) so will not be a shock to those who will have to pay it. It should be affordable.

This option would put single/families on the poverty line already out of their homes.

This seems a fair of saving some money while still maintaining a low cost to council tax

This seems a fair way everybody pays something.

This will affect children and cause greater child poverty.

This would make a difference to those already struggling.

This would make a small but fair increase

Too large a rise.

We are already paying £62 a year which we did not pay when on benefits.

We could for some households.

We do not have the money.

While it seems fairer it also seems to be worse for those who may need more help.

Working age does not mean able to work - this discriminates against working age disabled people.

Would not be able to afford it struggle with money now.

Yes an acceptable increase.

6% is fair

6% is substantial, people who are claiming benefits can just about manage as is, 10% would make a big difference. Unless benefit would increase which would be unlikely!

6% is sufficient out of my benefits, out of what I need to live on

All in a household benefit in some way from Council services

Already struggling to live on limited means. Increase would impact a health/malnutrition/starvation and that would impact on NHS so that would negate health prevention.

Any increase could be problematic and would likely lead to an increase in defaults.

Appalling and despicable idea.

As benefits are frozen for four years, finding extra money will mean severe hardship in option 1.

As I feel it is unfair.

Benefit doesn't include Council Tax so we don't have our full benefit.

But not for older who have worked like 30/40 years.

Charging people will put us in debt it's hard to survive as it is.

Due to ill health and cannot work this helps towards living costs.

Everyone pays the same.

Everyone should share the cost.

Fair system

Fair to all. If estimates shown are accurate - this should not cause too much hardship.

Figure is already too high.

Housing needs and crisis are not being met. People can't afford to live anymore.

I am of working age but unable to work due to a spinal problem.

I believe this is reasonable and within the inflation threshold.

I believe this is the fairest option

I chose option 1 if things cannot stay as they are at present.

I live on £150 a fortnight so an increase will mean I pay less on food.

I pay £6 per month and would happily pay up to £10 per month. I think everyone should make a contribution no matter how small ie £3 per month.

I think it is affordable and the most vulnerable are still protected

I think small households shouldn't need to pay more as they get less money and less amount of support overall than everyone else.

I think this is fair.

I think this will be unfair as people on very low incomes will struggle with the increase.

I would pay towards this as we all use the services our Council Tax goes towards. Would be a stretch for some people but if they can smoke they can afford this.

If affordable

If the working age person can work - yes. If the working age person is legitimately unable to work - like me, then no (to be fair then).

Increase of the minimum contribution from this will bring amount of relief in other areas.

Increasing the minimum payment from 6% to 10% sounds like a good scheme as it means that everyone who is of working age will share the increase which at 4% is not a lot.

Increasing will add a financial burden to an already tight financial situation.

It could increase payments to low income families.

It is hard enough to manage with the very basics as it is!

It seems the fairest option as everyone will be the same amount.

It's fair

It's not good that everything keeps increasing!

It's a very small amount and should be manageable, if unpleasant, for most households. Those truly unable to pay will be assisted.

Little change

Low earners are being squeezed enough as it is whilst it doesn't affect the rich.

Make the poorest poorer!

Maybe so it don't affect those working and already know what they pay.

My answer is based on my own situation - I lose the 6% because I am deemed to have one more year at working age.

Needs to keep reducing.

No - can't afford to pay more.

No! Reduce payments there is a real poverty attached to increased bills shame on you.

Not all 'working age' are actually in work.

Not in one bed accommodation.

Out of one and two this would be the more affordable choice.

People on Job Seekers Allowance simply cannot afford an increase in Council Tax.

Possibly the best option for senior job seekers like myself and probably the best option.

Prefer option 2 as this raises more money and spreads the cost more fairly using your three example families.

Provided the increase is kept low it could help DDC raise funds without implementing unreasonable hardships on those receiving benefit.

Seems fair

Should still be awarded on the amount of money coming into the house.

Single parent families would be hit hardest!

Surely this penalises those working? If you are increasing the contribution based on age whether working or not then yes I agree.

The idea that a single, non-working parent would have to pay an extra £110 (est) per year is very wrong and unfair regardless of where she lives!

The only way this would be agreeable would be if the 'spare room' surcharge (bedroom tax) were abolished.

There is no point in taking more money off the least well off in society. This option is slowly but surely removing Council Tax benefit over future years.

They should pay 0%. It should be reduced.

This encourages people to stop working.

This is a fair idea but only if option 13 is considered for the most vulnerable.

This is a good 'maybe'.

This is fair I believe.

This may make some people even worse off if they find it hard to pay already.

This seems fair

This seems fair and is not an unreasonable increase.

This should be the absolute maximum level of contribution, not a creeping increase year on year beyond 10%.

This would rise in 66% which is unreasonable.

Those of working age may still not have sufficient funds to cover the increase which is likely to see further hardship and potential homelessness.

Unemployed people will find it difficult to meet the extra payments.

We already struggle on benefits and paying more would bring us even more hardship. Especially as there has been a benefit freeze.

We believe that the extra 4% does not mean much to an individual but adds considerably to the savings.

Why should a single parent pay more wrong surely?

Will hit the worst off

Working age recipients will need to be looked at case by case as those of the working age might not necessarily mean they are employable.

Would cause us and a lot of others more hardship.

Yes its fair for everyone shares the increase, I agree to the 6% to 10% increase.

**Option 2 – Increase the minimum contribution working age recipients will need to pay towards their council tax charge from 6% to 15%.**

**Do you agree with the principle of everyone paying a minimum of 15% of their council tax charge?**

Yes	83	13.1%
No	445	70.2%
Don't know	81	12.8%
No reply	25	3.9%

**Your comments on Option 2**

15% is still a low minimum payment compared to others but it would be a good amount that may not require increases in the next few years.

15% is too high I know I cannot afford that.

15% may be a bit much for someone really struggling.

15% sounds a lot but according to your figures, it's not going have much impact on the claimant.

A bit too draconian to jump from 6% to 15% in one fell swoop

An excessive increase

Because people are on the scheme for a reason because they are on a low income. And if they could afford to pay their Council Tax they wouldn't be asking for help.

Better option than Option 2 with better savings.

Bit more harsh, but still it only works out an extra £10-20 a month compared to normal council tax payers then maybe it's fair

Cannot afford to live now.

Child poverty will significantly rise. Children have no voice and so should be protected.

Cost too much now

Could be hard on some families.

Could cause problems with debt in other areas.

Council maybe asking a little too much, all depends on claimant's income.

Definitely not fair to people on low incomes or benefits.

Depends if 15% is affordable for people on what they receive.

Difficult enough to survive on ESA/JSA without more money taken away.

Do not agree with people with kids - part time or low income should have to pay more Council Tax.

Everyone will share the increase

For some the Council Tax support is needed to the penny to make ends meet. If we could afford the increase we wouldn't need the support.

For the same reasons as Q5

I believe this is fair - people are still supported by only paying 15% but they should contribute to the services they are using

I cannot afford more

I cannot afford more than 10% if it has to go up.

I feel this would be a fairer and more sensible option for all Council tax payers.

I personally all you councillors are doing is filling your own pockets.

I personally would be happy to contribute a little extra as I believe this has a low impact on low income/disabled claimants.

I think the increase in payment in low income households could be too great and the council may end up having to chase payment which would cost more

I think this is the best option and it saves the most money. This should apply to new and existing claimants.

I think this is too much.

I work part-time and this would increase my Council Tax bill a lot.

I would prefer other options to this one

If suffering hardship and eligible for CTSS, 15% will only serve to increase said hardship.

Increase too much

Increasing by over double is just too much

It depends on individual circumstances personally I only have £20 a week to live on and 10% would reduce this even further.

Its more fair then option 1 but still seems to be punishing those who need the money more.

Maybe in the future but not as a result of this consultation.

No, too high. Minimum should be 3 to 5%, not any higher.

Not everyone can share this type of increase and that makes it unfair.

Not fair on poorer families.

Not fair on the poor.

Not fair to all.

Only if earning above £45,000 per couple (no children).

Perfectly reasonable increase



Probably too large an increase

Taking money off JSA leaves little to live on.

That is too much. Certainly not an option.

The rise is too large - some people will be able to afford it but others might struggle depending on their circumstances such as dependents.

This increase is too great - perhaps it should be implemented in say another 3 years?

This is fair and the increase is tolerable.

This is too harsh. It is very hard to make ends meet at the moment.

This is too much of an increase. Rent and council tax MUST be paid or you lose the roof over your head so this money will come out of food and bills budget. The stress involved in falling behind with payments and having to apply to a hardship scheme which may or may not help is not how you should be thinking of treating low income and vulnerable people. The hardship scheme would not be necessary if the rate was set so people could afford to pay it, as it is now at 6%.

This option would put single/families on the poverty line already out of their homes.

This would cause too much pressure and become impractical.

This would make a difference to those already struggling.

This would make the most savings (£439,657) with estimated loss to claimants of £1.53 per week which is nothing.

Those in real need will find this too much I expect.

Too big a jump

Too big a rise in one step.

Too great an increase

Too high if it's going to be increased to 10%

Unsure if this may be too high for some people

Vulnerable people may not be able to pay and as a result a number of defaulters could increase.

Working age does not mean able to work - this discriminates against working age disabled people.

Would not be able to afford it struggle with money now.

15% is a big jump.

15% is too much

6% is fair finding the extra would be hard.

6% is sufficient, I could not afford to pay anymore.

A rise in 150% from what is paid now, this is clearly a 'softener' to make option number 1 sound better?

Again it's near impossible to survive as it is.

Any increase could be problematic and would likely lead to an increase in defaults.

Appalling and despicable idea.

As benefits are frozen for four years, finding extra money will mean severe hardship in option 2.

As hard as it seems, increasing the amount from 6% to 15% you cannot ignore that we need to save money, looking at the total figures saves at the back of the booklet, this would save quiet a lot

As I feel it is unfair.

Benefit doesn't include Council Tax so we don't have our full benefit.

But not for older who have worked like 30/40 years.

Definitely no

Don't want to pay any more than I am.

Everyone should be able to afford this increase. One less pie or cake for the fat bastards of Dover! Looking at your graph on potential savings, this looks like the most cost effective change.

Figure too high

I am of working age but unable to work due to a spinal problem.

I believe option 1 is fairer

I don't agree with the higher increase to 15%.

I think small households shouldn't need to pay more as they get less money and less amount of support overall than everyone else.

I think this going too high (maybe 12.5% if 10% is considered too low by council).

I would pay towards this as we all use the services our Council Tax goes towards. Would be a stretch for some people but if they can smoke they can afford this.

If affordable

If the working age person can work - yes. If the working age person is legitimately unable to work - like me, then no (to be fair then).

Increase too high as a one-off.

It's fair

Its too big an increase when wages and benefits are not rising.

Low earners are being squeezed enough as it is whilst it doesn't affect the rich.

No - as above

Not 15% - maybe 9% increase to start with - but must depend on the income.

Not as fair as option one.

Not in one bed accommodation.

Of course no

Over double seems excessive.

Over double what people have to pay no. Difficult on a low income.

Perhaps this increase would be far too much to contemplate for some households on a low wage.

Personally this and option 1 would make working a dead end for me, couldn't afford to live with the extra expenses!

Preposterous who is coming up with this someone in an A, B or C band property? Why not increase their contributions to 15%, 10%, 5% respectively.

Rather there was an age related Council Tax payment/contribution.

Seems fair although maybe a bit too much change for some households (eg Smith family).

Single parent families would be hit hardest! Maybe too much for people to allow.

That is even worse than option 1.

That would be criminal I am disabled we don't live in the third world too many bloated wages for council managers.

The best method in my opinion. Although cutting council wages and golden pensions is top of my list.

There is no point in taking more money off the least well off in society. This option is slowly but surely removing Council Tax benefit over future years.

There will probably be a decrease in benefits and/or the pound will be devalued following leaving the EU ie money will buy less essentials, bills etc.

They should pay 0%. It should be reduced.

This current amount of 6% is quite adequate, 15% is a big increase on people that are on minimal income.

This encourages people to stop working and reduces my monthly income.

This is beyond the rate of inflation and is too much of an increase!

This level of increase will be less popular than option 1 but still affordable for many. More hardship claims would surely arise and in increasing the stakes fraud will surely be a bigger issue than it is today.

This may make some people even worse off if they find it hard to pay already.

This option takes too much from the people with lowest earnings.

This will create more hardship for people on low incomes than number one!!

This will put the poorest people on the street or prison because more money to pay out. Try taking from the rich instead.

This would be doubly wrong on morality grounds.

This would make for a very large increase for some families who are already struggling.

Too big an increase for the majority of households.

Too big an increase when so many are struggling to make ends meet.

Too big increase

Too high a percentage.

Too high beyond 10%.

Too much if your only income is JSA.

Too much increase. A lot of people are on minimum wage.

Too much of an increase.

Unemployed people will find it difficult to meet the extra payments.

Unfair on low earners.

Unfair on working age poor.

We already struggle on benefits and paying more would bring us even more hardship. Especially as there has been a benefit freeze.

We believe that 10% is currently sufficient but could be raised later on if necessary.

Why? It's a money savings exercise

Working age - and being unfit for work should be different at calculation.

Worst off will suffer the most

Would cause us and a lot of others more hardship.

### **Option 3 – Use a minimum set income for self-employed earners after one year.**

**Do you agree with the principle that claimants who are self-employed for more than one year should have a minimum income applied to their claim?**

Yes	228	36.0%
No	209	33.0%
Don't know	176	27.8%
No reply	21	3.3%

#### **Your comments on Option 3**

A good idea

All claims should be examined on their merits. I know of self employed people who have a very real problem with cash flow. It only needs a few non payers and chaos soon takes over.

Appears fair and less complicated to administer

As a self employed person who is also a carer, it is impossible for me to earn the above equivalent. I am sure that there are many like me who would feel themselves unfairly treated if this option should be taken.

Because of the drawback.

Becoming self-employed people should be aware of the problems this can create to income.

Dependant on the job and earnings each year as things can be difficult for self-employed people.

Doesn't take into account what the whole household income is, the claimants partner might be earning a lot more and therefore shouldn't be entitled to this anyway. Have never come across a self-employed person who charges less than £30 / hour.

Don't penalise those trying to get on under their own steam.

Don't know enough about being self employed to answer this one.

Each year changes with work.

Having experienced self employment £14.47, is acceptable and S/E persons have other tax benefits

I am not sure any scheme which makes an assumption about earnings rather than being based on facts can be fair

I am self-employed and it's not a set income.

I do not know enough about this to make an accurate comment.

I don't think a year is long enough to allow a self-employed person to become properly established. This will discourage people from trying.

I have no knowledge how things work for the self-employed.

I think it is important to introduce something for the self-employed.

I think that would be a good idea provided the minimum income is realistic.

I think there are a number of circumstances where this would cause unfair hardship.

I think this is fair if the self-employed person was given time (reasonable) to start up properly.

I think this would put a lot of people in trouble, self-employment is too unpredictable.

I think you lot are mad.

I would think that the majority of self employed people are in a position to pay; and should take this into consideration when allocating their expenditure

If the business is making good profit yes the claimant could pay set payment.

It gives self-employed people one year - this is enough time to set up their business to a certain income or dissolve if it is not working.

It is there choice to run a business whether successful or failing not the tax payers

It takes a long time to set up profitable self employment. The longer view should be taken thus enabling less welfare claims.

It's difficult for a self-employed person to achieve NMW - but they should be rewarded for actually trying to work.

It's unfair as not all self-employed people will actually meet this minimum.

Many "self-employed" persons do not declare their full income

Many people have been forced by benefit changes to be self-employed - amount of income must be considered - I am self-employed but a carer.

Many self-employed people do not fully admit to their actual earnings and the tax man does not do enough to track these offenders down.

More than £20,000 each person earning above £20,000 each pays same.

Most self-employed earners struggle as it is.

My husband was self-employed before we had to claim. Although we don't have any dependants - so no universal credit.

N/A to myself

People need a safety net to give them confidence to start a new business and self employed income can be very variable and influenced by changes in economic circumstances beyond their control.

Reasonable choice as self-employed never declare all their earnings and therefore have wiggle room in their budgets.

Seems fair, considering the more unscrupulous may work for 'cash in hand' without declaring their full income.

Self-employed is too hard to regulate, incomes always go up and down? I think this would be a big gamble

Self employed people already have to live with their wages being up and down without being punished further for this

Self-employed earners do not have a fixed income. This could cause hardship.

Self-employed people earn different amounts, this would not be fair.

Self-employed should be encouraged; their business may grow and employ others in the area

Should be easier to control with everyone paying.

Small numbers involved and should be encouraging those who are newly self employed and trying to make a go of it.

That is a realistic option. If you have your own business, you expect to pay something in order to sustain it.

The set income would also need to recognise that some self-employed work five days and others less.

They are declaring they are working either 16, 24 or 30 hours in order to get WTC and therefore it is reasonable to expect that they should be working for at least minimum wage for their self employment (agree that they should be excluding from this for their first year of trading).

This does not affect me so I am indifferent.

This does not seem fair for people with incomes below the National Living Wage level.

This option should have the least amount of impact on children.

This should be in line with Universal Credit

Unfairness

We all know that most self employed dabble in the black economy, countless self-employed are pulling a fast one

Working on a back years figures it difficult to calculate.

Yes but with the proviso that you include tax and NI contributions in this calculation

Yes course I am working now.

After a year of knowing what they earn then go from their whole year earnings.

As a childminder I am self-employed. Some weeks I only have one child and therefore earn only £4 per hour (before expenses).

As long as no hardship is caused by implementing this resulting in people very worse off just because they are self-employed.

As self-employed and a single parent of younger children, my working hours are under 35 hours a week - would never get out of this scenario.

As self-employed people do not always declare all their income.

As with all self-employed business earnings can go down as well as up...this variable should be taken into account!

Because their money will always fluctuate.

Completely unfair and shows little understanding that many self-employed people earn very little often well below the national minimum wage.

Could encourage earnings.

Depends on how the business is doing

Depends on level. Takes a while to get established due to set up costs, often loans to be repaid and getting used to HMRC tax rules!

Different business receive a different income depending on the type of business and the out-coming.

Does not allow for fluctuations in earnings, especially seasonal.

Don't understand self-employed.

Flexibility is best

Get a grant from council government as you do and cut top earners wages.

Gives self-employed a chance to continue. They have more responsibilities than a person working on a payroll.

I have been self-employed and know how tough it can be. This option is most unfair.

I have no knowledge of self-employment and find this too confusing to answer.

I think the more you have coming in the less support you need.

I think this is great as it encourages new businesses (even though it will affect me negatively as I'm self-employed and sometimes earn under the national wage limit I still think it's a good idea).

I work 20 hours a week around school hours and earn far less than minimum wage.

I would not be able to eat due to the increase per week.

If a business/person is not earning enough, then how would they find the extra money?

If claimants are earning less than the minimum wage being self employed, they would be better off taking a regular job that guarantees the minimum wage.

If someone is self-employed working full time, after a year in business you'd expect them to be earning at least the minimum wage!

If they are self-employed after a year, then they should know their monthly income/ outgoings, so should be able to contribute a bit more.

It discourages people setting up in business. Dover needs regenerating.

It is simply not possible to earn the full working wage every week.



It is so unfair on those whose income is below the national wage level.

It is unfair to self employed people whose income is low and I do not believe it will encourage people to set up new businesses

it seems a fair amount of time to be self employed and earning at least living wage

It seems that this is an unnatural movement, business development, persons living on minimum wage, expect to find unusual amounts of cash, very unfair!

It should be set in accordance to area they live. Rent prices and living costs not national average.

It should stay as it is.

Many people are not self-employed by choice. They are self-employed because their employers do not wish to pay tax and NI on them.

Maybe unfair on people who are trying to earn a living themselves.

Most self-employed earn much more than declared.

Most unfair as self-employed keep the country going with small businesses. These people might actually help get 'Jake Brown' a job. I have a number of very strong issues with this form, especially Option 3 and I would very much like to be a part of any consultation you may have with local people if this form is to have any public credibility whatsoever. Comments on Option 3: Whoever came up with this idea should be disciplined or put on light duties, if any thought whatsoever has been put into this then heaven help the country, I'll explain. I thought it was government policy to help small businesses and self-employed who, as we are constantly told, are the mainstay of the British economy. Some self-employed business owners, including myself, work bloody hard and long hours and get nowhere near the minimum wage and to then penalise these people by taking away any financial help they are entitled to will in the long term close down the very people who this Government says it wants to help; I am a Conservative by the way and a small business owner. Let me explain my position, my wife and I have run our own business, Young's Typesetting Services Ltd, since 2006, fully registered from the above address. We work well over 40 hours each per week trying to find extra contracts in a tough market. Our monthly wage from our business, money which actually goes to a current account to pay the bills each month is £500 (£400 my wife, £100 me). We get nowhere near the minimum wage, we would both need to be paid £252 per week to get this, that's £2016 per month when we only get £500 per month. Then according to Option 3, as I understand it, we would have to pay full Council Tax. If this was to happen we would be better off shutting down the business and going on the dole. If this is the thinking behind who came up with this Option, then fine, that goes against everything this Government wants. The only way we can survive is I have reluctantly used the new pension's rules to access my private pension for which I have prudently put money aside for retirement later in life. I will not continue to do this. If you do not believe my figures please contact the relevant government departments and check or I will gladly send you a copy of our business accounts/wage slips etc which you should actually hold as I had to send/show them to you when I applied for Council Tax Support. We as a couple receive minimal WTC and Council Tax Support and both have worked and contributed all our working lives and some of the proposals, especially Option 3 is a real smack in the face. I firmly believe that Dover District Council should be targeting the

Government for more money as we seem to look after illegal immigrants and people who have no intention of working and have kids just for houses and benefits, these should be targeted not hard working couples like myself and my wife and many others who feel the same. I would really like to know how much every illegal immigrant costs this county, not just in upkeep etc but the resources used in finding them. I will no doubt go to my grave before finding out. Also why doesn't Dover Council set up a system to collect money from lorry drivers, mainly foreign, who continually abuse the new 40 mph section into Dover and the only people who get punished are the locals who are easy targets, the number of times I have witnessed lorries speeding in the outside lanes is incredible, not only illegal but highly dangerous, we should be fining these before they leave this country, this would help the finances and perhaps make the road safer, fat chance of this happening. Also public servants manager's wages need addressing so the council can employ a few more public servants to keep the services which we deserve functional.

Needs investigating

No it should be based on a individuals income as each person income, can obviously be varied and would be unfair.

No view

Not everyone earns the same.

Not fair just self-employed people pay more.

Not sure my daughter is self-employed and only earns minimum wage at 16 hours per week.

Not sure on this one, some self-employed would prefer to be on the books, so they have to work a lot when it's there. But your idea sounds fair.

Possible solution

Review every year

Self-employed businesses do not always provide a guaranteed income all year round.

Self-employed can afford this I believe.

Self-employed earnings should be taken from tax return. Even if it means retrospective adjustment.

Self-employed people receive numerous 'tax free' parts of their income for things normal people who are employed have to pay for. It is a good idea.

Self-employed workers do not earn the same amount of money each week. Your estimate would be too much.

Sounds a bit wooly if it leads to increase. Any increase could be problematic and would likely lead to an increase in defaults.

Stifle entrepreneurship/local economic growth? Less inclined to work self-employed and negative impacts. ??? incremental reduction to Council Tax provision Year 1 decrease 25%, year 2 decrease 50%, year 3, decrease 100% Gives time to ??? business.

There is too much slack in the system for self-employed claimants with a good accountant.

These people are already in an unstable environment regards regular income.

They should be subsidised anything they can't earn enough to at least £12,000 they deserve benefits too.

This scheme initially sounds harsh, but would only be applied after the first year, which to me sounds fair.

This seems more fair as self-employed mostly earn more than people on benefits.

This singles a minority out and is not fair in my opinion.

This would aid rationalisation and be easier to administer.

To continue to support self employed people to the same level is ridiculous. Most manipulate their declared income for tax and benefits purposes. When a person becomes self employed they should be viable within a year and if not then they must accept the consequences .

Unfair on self employed

Unfair on self-employed people.

Unrealistic as it takes a long time for self-employed running a business to draw a salary.

## **Option 4 – Reduce the savings, capital and investment limit from £16,000 to £6,000.**

**Do you agree with the principle that the capital limit should be reduced to £6,000?**

Yes	273	43.1%
No	245	38.6%
Don't know	99	15.6%
No reply	17	2.7%

### **Your comments on Option 4**

£6,000 capital is a good sum why ask for help if claimant has £6,000 they shouldn't need CTSS.

£6,000 is nothing.

£6,000 is still a considerable amount of savings to still be in receipt of assistance. Anyone with this amount should be able to cope with paying.

£6000 is barely enough to cover the cost of a funeral.

16,000 is a years wages to most people

Agree, if they can afford to save more, they can afford to pay more and lessen the burden on full council tax payers....but not sure if this threshold will include any savings their dependent children have accumulated in Junior ISAs, etc. My opinion is that children's savings should not be included in the overall threshold.

All you lot are doing is worry about is people who are at work and them who are unemployed. Where are us pensioners supposed to find the money to pay for these rises.

Any shortfall should be made up from savings it is an extreme luxury to have savings like that and still be entitled to claim benefit.

Anyone struggling would never have kind of money.

Best idea, minimal/no effect on those who need support, most of whom will not have savings over £6,000. £6,000 is a fair limit.

Cannot save any on Income Support.

Depends what you mean by investments. Does it include things like cars? Someone who is unemployed may need the money to buy a car in order to secure a job, £6k isn't much. If a claimant withdraws £10k from their account in order to fit the criteria and invests it in something like jewellery which could later be traded for cash then I think this option will be open to abuse.

Don't include monies set aside for essential work/purchase in the following nine months.

Fair £16,000 is a substantial amount even today.

For the permanently disabled there is no means of topping up savings and they are there for emergencies.

For those on low incomes paying the full council tax it cannot be fair that another person sits with £16K in their savings. Everyone should be entitled to keep an emergency back up but I believe £6K is enough

I do not have £6,000 in savings; but I still have to pay my council tax

I don't have a problem with this.

I don't think it's fair as many people have probably worked hard to save their money.

I feel that if you have £6,000+ you can afford to pay Council Tax.

I have my own home but receive no assistance whatsoever

I think a figure somewhere nearer £10,000 would be better.

I think at this amount is too high.

I thought that this law was already in affect?

I thought the limit already was £6,000 so this would be one obvious option you should choose.

I totally agree with this option. If you have more than £16,000 savings then why are you claiming support? I do not even have £6 saved!

I wish I had £6000 in savings and both I and my wife work for government departments, I think this is fair you should use savings to support yourself

If people can save £16,000 then they don't struggle.

If people have this much money (£6,000 is not a small sum) they should not be entitled to CT support. The savings limit should certainly be reduced even if it is higher than £6,000)

If people on low income can maintain their savings then they are managing just fine"

If someone can afford to save and invest money they can afford to pay council tax

If someone has that much in savings they can afford to pay their council tax

If they have £16,000 why do they need help with Council Tax?

If you have £6,000 then you don't need monthly payment to help you live.

If you have more than £16,000 you can afford to pay your way we had to use our savings when we did.

If you have savings of £16,000 or investment then you can afford to pay more towards your Council Tax.

If you have your own house you need to have some money behind you for emergency repairs - £6,000 is not enough in my opinion. However if it is not your own house and is rented then you don't need even £6,000 behind you. Perhaps two different figures should apply in this instance.

If you having savings you can afford to pay more if a single person or couple with no children and English.

If you've got £16k in your bank, why are you allowed to claim benefits?!

In 2013 if I was told £6,000 was already my limit and this caused problems with my pension.

It is only a fair option. 16000 pounds is too high anyway.

It won't cause hardship.

It would affect the least amount of households.

It would probably cost more to calculate changes than what it would save.

It's a massive drop. £10,000 is much fairer.

Maybe £10,000 not £6,000

Not required in my opinion.

Penalises thrifty people - the elderly/single. £16,000 today is a realistic amount.

People are getting more in debt due to cost of living and find hard to save.

People claiming CTS may of worked hard for that little bit of money or inherited it through a bereavement. It's not fair to penalise people in this way

People should be able to save at least £10,000 before Council Tax support stops, they could be saving for something important.

People should not be punished for saving.

People will shift capital.

People with £16,000 savings, capital and or investments could probably pay a little more than they do currently.

People with savings are not in desperate need if benefits.

Perfectly acceptable

Perhaps £10,000 would be fairer. Remember not all savings are for "jollies". Further education for children for example.

Plenty of ways for wealthy to avoid taxation on savings so probably no for those with just £6,000.

Real hardship is those who have no opportunity to save

Savings held are important to the feeling of financial security for a senior citizen on a very low income, working age residents should be prepared to accept an £11.98 charge

Seems to be penalising those who have made some kind of reasonable but not excessive savings provision. Only 56 affected by this - seems like discriminating against these few who have had the sense to save.

Someone may need this amount of savings to support themselves or family: housing, education and etc.

That is just ridiculous for the elderly and will make them worry about their savings.

That would be a good idea as it is the people on low income and little savings that need the most help.

There is nothing wrong with today's scheme.

They should pay more.

Think this is fair.

This appears to be a fair option

This is a sensible reduction in savings limit.

This is fair - if you have savings you should get less help.

This is less discriminative than option 1 or 2. If I had £8,000 I would have the extra money to pay Council Tax comfortably.

This isn't fair people that already have £16,000 as they would have to pay more CT and spend what they have worked hard to save.

This just seems to discourage people saving up.

This seems fair but it depends on the individual's circumstances.

This seems sensible as £16,000 in savings is quite large and I would suggest that people with this level of savings can afford to pay a full level of council tax

This should be the choice with the exception of the elderly.

This will prevent some people from saving up enough to buy a house and get off support.

This would save a lot of hardship as people with £16,000 savings clearly have money.

This wouldn't affect a lot of people who require help as savings often aren't an option anyway.

Thought it was £6,000 already feels fair.

Too big a cut. Try it the other way savings of £10,000 as a limit. That seems fairer.

We all need some money for a rainy day without being penalised.

We should encourage saving and £6,000 is hardly anything to have! So I don't agree

Why should people with upwards of £6,000 in savings be subsidised by council tax payers who may have less savings

Why should those who have strived all their lives to put a little money away for their old age be penalised, it's just not fair.

With a family £16,000 isn't going to go far in reality so I think this would be unfair.

£16,000 to have after 20 to 30 years working and contributing is a pittance.

£6,000 is enough to pay Council Tax.

£6,000 is still a lot of money and probably regarded as such by the majority on benefits.

Absolutely disagree, what someone has saved or inherited should have no relevance and £6,000 is not a great amount, why should people be penalised for this? Outrageous!

Again seems more fair. Most people on benefits never see anything like £6,000 to £16,000.

Also pension who are amongst the bets off and overly protected should also have a limit the same as working age people.

Anyone who has £16,000 in the bank could surely pay full Council Tax.

Anyone with £6,000 of savings shouldn't be allowed to apply for benefits.

Anyone with even £65,000 in my mind is rich. I've always worked and never had enough left to save. I've always lived hand to mouth.

Anyone with savings to that amount don't need as much, my husband works I have three children we only just manage unable to save.

As this would generate savings for the council, even though it isn't as much as the other options, it still saves money

Creates a vacuum between £6,000 and £16,000.

Definitely agree if people have £16,000 they can pay full Council Tax.

Don't think people who saved all their life should be penalised.

Doubt if it would significantly lead to any savings.

Fair system

Further and University education must be repaid for families have to save - think of a society of higher unemployed. Disabled people require adaptations, aids, support. Many are not covered by grants (Loans create hardship). There must be allowance for disabled people to make provision for themselves.

Good idea but possibly not enough difference for council.

Household debt is such a problem that saving needs to be encouraged as much as possible. As it is savers are suffering enough because of record low rates and this option penalises them further.

Housing Benefit and Council Tax rebate should be there to help people in financial need.

I can save £6,000 with my circumstances so definitely not £16,000.

I don't know anyone who has savings.

I have zero savings but if I had over £6,000 I would expect less help.

I think if you have savings up to £16,000 then you are doing okay!

I think it should stay at £16,000 depending on what the capital is for, and where it is from

I think the council should put this in line with universal credit, as they say if you have more than £6000 savings/assets it will affect the benefit you claim.

I've always thought that if people have savings then they should be used before benefits are paid (council and DWP).

If £16,000 in savings don't need as much help.

If him or her have £16,000 in their savings I don't think they should be claiming anything.

If one has more than £16,000 in savings then they do not need support from the council.

If people have more savings they can afford a little more.



If people have this amount of savings then less discount.

If someone has £16,000 savings they can afford to pay Council Tax.

If someone has more than £6,000 in savings then surely they can contribute more to their own lifestyle so there is more money available to those who really need the help.

If they have over £6,000 saved they shouldn't need help paying Council Tax.

If you are able to save you should help those less able to invest or save.

If you can afford to keep £16,000 in savings etc you should be able to pay your Council Tax.

If you can work and have savings, surely you do not need help paying your Council Tax?!

If you got £16,000 then you don't need help.

If you have savings of four figures don't claim benefits.

If you're on benefits, you're not allowed more than £6k in savings. Why should this benefit be any different?

Indeed there is a low risk to hardship, not a high risk to those vulnerable groups of people.

It might've taken lifelong on a (low income minimum wage) to save little by little to achieve £6,000. Seems very unfair.

It should stay as it is.

Leave at £16,000 in line with current policies in other areas such as care home benefit.

May be tricky for those larger families (parents with a few young children). £10,000 may be better rather than dropping savings by £10,000.

Maybe £10,000

Maybe £10,000 would be better. Some people might not have a pension and the cash is aimed at their retirement.

Maybe £8,000 would be a fairer level - maybe link to a basic ISA allowance for the year?

Maybe those with over £100k savings, capital and investment should contribute more.

Mixed views about this. That £6,000 may be hard earned cash for emergencies, unsure that should penalise the person in question. Why not a higher amount of £10,000, seems more reasonable.

My savings were based on the lower level - if I had £16,000 I think it would be fair to expect me to pay more.

Never had savings to comment but if you got a big cash amount they shouldn't get too much support.

No food, heating or lights with this increase.

No view

Other benefits are £6,000

Outrageous! Why not reduce it to nothing that is crass!!

People can use their interest on savings and some of the capital.

People who can afford to save are not in desperate need of Council Tax support.

People who do the right thing and save for the future and rainy days are penalised. 100% wrong.

People who save for a rainy day should not be penalised - people should be encouraged to save and not be forced to use when times are hard. Totally wrong this.

People with £6,000 are not the poorest.

People with more money have the advantage of paying more, why be allowed ex amount of savings and claim.

People with savings over £16,000 are not short of money.

Poor option, savings limit should remain as now.

Possibly reduce to 10k slightly unfair to penalise people for saving. But those with significant savings should support themselves for a period.

Recipients with £16,000 should not be able to claim full CTSS.

Reduction too large

Rich get richer poor get poorer.

Should reduce to £10,000.

Some folks rely on such savings in order to supplement a low pension or income in order to live eg half a pension (state).

The savings, capital and investment limit was £5,000 in January 2015 when I applied for Council Tax support, not £16,000.

This is a fine line saving would not last long so find another scheme.

This is debatable why not make this £10,000?

This may affect those coming up to pension age/over without private pension who need this to top up or those in throes of divorce (costs to be incurred).

This needs to be done straight away.

This would not give enough support if circumstances changed for the worst.

Those in hardship are unlikely to have savings of greater than £6,000.

Those with significant savings should contribute fully. Sadly the introduction of this change will likely cause people to simply "hide" savings.

Too big a drop - perhaps 10,000?

Too low

Torn on this as if people have saving of this amount they should be able to pay in full.

Unfair on elderly who have saved for retirement

What happens to those savings to get on the property ladder? (maybe £10,000 to give them a chance to save for a deposit).

What is £16,000 these days people who have to live on that find out it's soon spent.

Why should people have to use up savings if have £16,000 that they have saved for years?

Why should people who are better off receive different treatment than those who are not?!

Why should people with large savings get help with Council Tax?

Why?

Yes but not such a big reduction £10,000 seems fairer.

You take enough off people this stops people saving for important purchases need to able to make a living or survive.

**Option 5 – To introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property.**

**Do you agree with the principle that a standard non-dependant deduction should be introduced into the scheme?**

Yes	251	39.6%
No	250	39.4%
Don't know	113	17.8%
No reply	20	3.2%

**Your comments on Option 5**

A fair contribution towards local services etc

A flat rate seems sensible and clear for everyone to understand and also simple to administer

Again case by case as everyone has different problems etc.

Agree with the principle but believe £10 a week is excessive. Those under the age of 35 are restricted in LHA making it difficult for them to move out. Those under the age of 25 find it even harder with a low applicable amount. The claimant often finds it difficult getting the non dependant to contribute to the household bills. £5 would be more reasonable.

All depends non-dependants income

Anything simpler requires less admin at your end and therefore less cost.

Because there are poor single people with no children!

But make it more especially if they are not English and have not lived here all their lives.

Consideration should be made for residents with live-in carers or child/adult with disability.

Depends on work circumstances.

Disgusting

Easier to understand, fairer.

Easier to work out and seems fairer.

Fair enough sounds simple.

Fair, it encourages all members of the household to share the costs of that household.

Good if it reduces admin costs but I don't think any claimants should be looking for an increase in awards

I believe it to be fair that they should be charged as I have to pay for under occupancy.

I don't think it would be too bad to charge this as 18 year old and over should be aware of realities of paying rent.

I gather that many youngsters cannot find either employment or homes and are forced to live back with their parents. The last thing that any of these people need is more expense.

I have shared care of my two daughters but get no help with the cost.

I have two children.

I live on my own and do part time work I struggle each month to find £90.

I think 18 year olds should and could contribute £10 p/w to household.

I think that there will be more people here who will lose out as £11.45 is the maximum current contribution but many people pay less than the £10 proposed.

If you live in Dover, you should make a contribution to the Council Tax

It depends on the people's circumstances and they might receive less Council Tax support.

It is fairer and simpler, but may need to have extra rules for certain circumstances (ie parents whose children haven't moved out for health problems etc).

It isn't relevant to me so I have no valid opinion on this.

It makes everything a lot simpler.

It should depend on the income of the non-dependant.

It's just another reason for the council to take money as you don't know if the non-dependant can find a job. You should wait until they do, then change them.

It's simple.

Makes life more simple.

Might provide an incentive for 18+ non-dependants to contribute/contribute further to the household.

Near pension age and I don't have dependants so this would make it harder for older people.

No need as there is already bedroom tax of £14. Therefore for children that are at Uni they should not have to pay £10 when staying at home.

Non dependants pay their own share of the CT. As far as I understand it I receive CT support based on my share of the charge for the house I live in.

Non-dependant either working or getting benefits.

Non-dependant should be directly if possible - otherwise yes.

Non-dependants should be paying their way.

Non-dependants should help with household costs.

Non-dependants should only contribute if they work - not on benefits as they need money to look for jobs.

Non-dependants would include those who would/could be homeless otherwise in too many situations.

Not fair

Penalising those without a dependant

Perhaps this will make grown children realise they have to pay their way if they are living at home.

Providing lodgings has given households the ability to receive non-taxable income

Seems fair

Some claimants may be 'in thrall' to their dependants and consequently not receive any contribution to their residency, in which case reviews of individual circumstances may be necessary to 'pressurise' dependants to 'pay their way' through their own personal benefits.

Some people won't be able to afford it.

Sounds like it could be looked at in more details.

Standardise - cheaper to administer

Such a good idea!

Taking money off JSA leaves little to live on.

That could work out costly for a family with three elder children.

The amount of benefit doesn't allow for it.

The living wage has increased the hourly rate but those on that minimum are in jobs that have seen reductions in "extras" such as overtime rates and week-end premiums reduced; often meaning take home pay has actually gone down.

The non dependants should be expected to contribute to the household budget.

Then could save a little a bit of money for people that need it.

These non dependents should contribute to the household, most are working anyway, so the benefits should be reduced and treated like income

This is a fair proposal, all should contribute. (£7.79)

This is a very steep change amounting to £40 a month! It's far too much for a low income family to expect to be paying.

This option would also work as it does not affect children.

This seems very fair to me

This sounds a bit like the bedroom tax, people struggling will find this really hard.

This would make it clear and much easier to understand.

This would make it very difficult for some people on low wages.

What a rip off (£520 per year).

Why should they?

Why should working people pay more, so that others who can work and pay their council tax do not work.

£10 flat rate does not take into consideration individual's circumstances/money. It is an unfair system aimed at making more money.

£10 seems quite low but a flat rate charge is obviously the best way forward.

£40 per month can't afford it won't pay it you'll criminalise thousands.

All depends on whether those over 18 are able to work or not.

As I feel this is wrong it should stay like it is not messed with.

As long as the person can afford to pay £10 to the householder.

At age 18 they can contribute to living at home.

Bedroom tax is another issue why not look at the non-dependants income?

Could cause more homeless.

Could not afford to live.

Council Poll Tax all over again!!

Definitely they should pay a weekly contribution towards Council Tax.

Easier to work out.

Encourages youngsters to earn/get jobs and encourages payments to push children to be responsible etc.

Fair and simple

Fair system. Uncomplicated and you know where you are.

Families are struggling to pay utility bills which are much higher for families making it more financially expensive for them.

Good idea as it reflects the actual household income as a whole.

I already pay £12.47 Bedroom Tax out of a measly £60 a week to live off not including £20 Council Tax a month.

I can't afford to live now I wouldn't be able to live.

I feel that non-dependants could do this as a contribution of living at home and add some responsibilities to their lives.

I think making this a flat rate of £10 makes sense, as its easy to understand.

If I'm understanding that right , no I do t agree , why should we pay more for our son living with us ,it's outrageous ,would cost a lot more if we kicked him out and you had to house him ,,Never heard of anything so ridiculous .. bet certain occupants up Folkestone rd won't be charged ,,

If non-dependants are working full time.

If the amount varies up to £11.45 a week depending on weekly income, a lot of people will pay less due to the £10 a week charge instead.

If the non-dependant is working/claiming JSA this would be fair if not then parents have got to find the extra money.

If working their income could be taken into account.

If you have a child that reaches 18 year old in today's housing crisis and economy they cannot share financial responsibility otherwise yes.

If you have non-dependants then yes I agree to this one.

It isn't as simple as 'okay so you now pay'.

Makes sense

Maybe for full time workers.

Much easier

No!!! what the actual fuck!

Non-dependants don't always earn much money.

Non-dependants should help to pay the bills.

Normally there are some households who will have a non-dependant' of some kind.

not all non dependants have their own income

Not sure

Only if they get a discount for disabled claimants claiming benefit.

People over 18 should be paying their own way,

People over 18 use local services so they should contribute however small.

Presuming that non-dependent is paying expenses to stay in the property.

Seems fair and easy to understand.

Seems fair as it's for non-dependent and also simple.

Seems fair everyone paying the same don't really know why this is not already the case.

Some families may suffer

Some people who are unemployed will still pay this and will not be able to afford it.

Sounds fair to everyone.

The more people or kids you have the more you should contribute. Poll Tax much fairer - bring this back.

The non-dependant needs to be assessed.

The non-dependent may not be able to meet the cost.

These are often the people who on low income.



These household may have non-dependants living as a house share to counteract the bedroom tax, Then they need to pay £10 to council tax instead which in most cases will be more.

They can afford to do so as they are probably receiving extra monies from non-dependants.

This is fair and simple and reinforces the principle of everyone must contribute.

This is good as everyone would know what the charge was.

This is my second option I feel this is a possible option.

This ought to already be in place.

This seems sensible and simple.

This seems unfair as it does not take into account individual circumstances ie disabled people, carers etc

This will affect households on benefits and make it hard and increase hardship.

This will divide families and increase homelessness as those the council class as 'non-dependant' are often children who are living at home who are disabled over aged 18 vulnerable and at home as there unable to fund their own home or unable to live independently.

To pay towards the Council Tax.

Too high - difficult to afford.

Too much for a person who is on JSA income only coming in to the house.

Unfair on those forces to live with relatives

Unless still in full-time education.

What about disabled children who cannot leave home?

What about retired people?

Why not!

Would this not amount to getting no support at all?

Yes, because working adults should pay their share of Council Tax. And again, simplification.

## **Option 6 – To restrict the maximum level of council tax support payable to the equivalent of an average band D property charge.**

**Do you agree with the principle that the maximum level of council tax support payable should be restricted to a maximum of a band D charge?**

Yes	217	34.2%
No	221	34.9%
Don't know	173	27.3%
No reply	23	3.6%

### **Your comments on Option 6**

£7.91 seems a fair compromise if one is receiving benefits and living in a higher band property

Adversely affecting single OAP in larger house.

All residents should contribute

All working people pay more for having larger properties

As you say, fairer.

Children may be affected as this type of house would be a family home.

Circumstances change regardless of what band property you live in.

Definitely fair - completely agree

Don't see how this would be fair.

Fair enough

Higher priced property owners should be able to pay more or downsize opening up houses to those who can afford them.

I believe that any property more valuable than band D should be paid for in full. If you can afford such an expensive property you can afford to pay Council Tax.

I completely disagree with this method

I do not think this option goes far enough.

I don't fully understand.

I think if in higher band sometimes not your fault as that's the only house that was available.

I think if you can afford to live in a band D or above property then you can afford to pay more council tax.

I think it is a good way to make savings.

I think that given there has been no recent rebanding of properties this is difficult also some people receiving support may be in higher banded properties not through choice but because this is where they have been housed

I think this is a fair option, some will moan it's harsh but can't put into words how I feel but very good idea

If people live in four/five bed house that's up to them why should I have to pay more because of them?

If someone downsizes to a bungalow due to medical grounds, then sometimes the property maybe higher than band D.

If someone has a band E, F, G home then they probably have the capacity to pay the extra - similar to bedroom tax (move to a smaller property).

If they can afford a band d property they can afford to pay or move to a property that does not cost as much, most would equity in that property so should move not rely on the taxpayer to pay

If you live in a high banded property, you need to pay your Council Tax accordingly

If you living in band D property you should contribute more.

It is only fair that if you have a bigger property, you should pay more.

It would affect a low level of claimants.

It would not be fair to judge a persons ability to pay according to the size of their house as the income may still be low and outgoings higher than average sized homes. Also large (Private owned) family houses may still remain with parents long after children have left home purely for sentimental purposes and convenience of location and should not be penalised for this.

Just because someone lives in a larger property does not mean their needs are less than someone in a Band A property.

Larger properties should pay more for everything. If you can afford a larger property pay more tax, makes sense.

Looks like those living in bigger more expensive houses will be subsidised.

Most houses in the district must be band D so it would make sense to do this. Also people in larger houses should be encouraged to give them up and to live more within their means.

Not equitable

Not sure what band D property pay.

People in bigger houses may fall on hard times too. This shouldn't be penalised.

Possibly - but maybe a 26 week protection at the band of the property they are living in.

Provided this applies to working age claimants only, it would seem fairer but the number of children would have an effect on the property size/band.

Seems a fair option.

Seems fair on the surface but the costs of larger houses can be out of proportion with income. There are too many variables.

Seems fairer. If you can't really afford a large house, don't live in one.

Should be restricted on Band c and assessed up to maximum band c

Some additional contribution could be paid under these circumstances.

The concept was confusing, took a while to understand but seems unfair.

The tax band should have no impact on whether someone can claim CTSS.

There are not enough appropriate band properties in our area to make this viable for families.

There are those who have managed to buy a nice home but are now in much different circumstances. I think claims should be taken on an individual case by case system. It is simply not fair to penalise people because they have managed to buy a nice home at some time in their lives.

This appears to be a fair suggestion based on a reasonable property band

This does not seem fair.

This is fairer than option 7.

This is probably one of the best options. Basically you could move to a more affordable property

This would seem fair - they can always downsize and reduce costs too.

Too complicated. There are people living in larger properties who could downsize. Large families in large houses will be getting plenty of benefits from elsewhere.

Unfair charge penalising people for living in high banded properties which in itself may not be correct

Very fair

Why should people in band D pay more Council Tax?

Working families have to make choices on suitable size properties based on what they can afford therefore the same needs to apply and the assumption taken away that the cost will be covered by benefit.

Yes, but doesn't go far enough. Why on earth are you giving people with expensive homes support? If they are in need of cash then they should sell their house and get a cheaper one.

You can't help it if you get cancer or other life threatening illness. So why should you be treated differently because you've worked very hard until that point of illness to get a decent house?

Absolutely

Again band E, F, G properties should have enough money to be able to pay this.

All help should be assessed on personal abilities for working people.

Banded properties differ in different towns.

C band would do really.

Can't afford to live.

Could not live

Could penalise large families.

Depends on number of persons and size of place.

Do not understand these bands.

Don't understand this needs clarification.

Fair

Good idea if someone is in a band D property they could easily move to a say band C property of similar size.

I don't understand this option (if you live in a big house with bigger bills and overheads and you don't want to downsize, then should you get Council Tax benefit? (no).

I don't understand what the band rates are so I don't know which is high or low.

I don't think banding should be brought into it unless re banding is carried out.

I prefer option 7

I think that the expensive households shouldn't need so much support as they get enough already. if they don't need that larger property they should move to smaller property like bedroom tax.

Ideally limit at band C but if living in older property needs maintenance or renting and limited rentals near schools.

If you can afford a band D house do you really need help?

It seems unfair to those living in more expensive homes if they don't have a good income.

Larger houses with larger families should pay more as they use more council services.

May be unfair as people live in different towns and bands are very different.

No larger houses should pay more.

No point in having a banding system if not adhered to.

Not at all sure about the current 'banding' system.

Not everyone could afford Council Tax if their benefits were capped to an average D band house.

Option 7 in my mind would be better.

People in larger homes tend to use more local services.

People on benefits shouldn't pay Council Tax only people that work should pay.

People who aspire and buy own house paying mortgage etc should not be penalised. Attack those who do nothing.

People with band D properties tend to be better off therefore can afford the extra cost.

Provided these increases do not also contribute with previous options one to six causing hardship.

Reduce or scrap any payments for disabled recipients of benefits it's what civilised countries do.

Seems a fair option

Seems fair

Seems fair enough as they live in a better property and get more support than the people who live in a basic accommodation.

Seems perfectly fine

Seems unfair to someone whose always worked and has a large house to be penalised. However a large family all on benefits could move to a smaller cheaper property (who haven't worked for a while who aren't long term sick).

So only help the few again?!

Someone living in a huge house should contribute more if they don't have serious health issues.

Squeeze the poor?

There are many people in band D with a variation of circumstances. It wouldn't be fair to have same for all.

They should not change anything.

This one definitely has my support, as it will mean houses from the property bands of E,F,G and H giving a fairer charge to these properties in the higher bands

This seems very unfair. Someone needing help, say after redundancy, would be penalised for having a larger house. They can't change their house and may have worked very hard to have it. It would cause greater hardship in such circumstances. The assumption that they can pay more is badly flawed.

This will divide families and increase homelessness as those the council class as 'non-dependant' are often children who are living at home who are disabled over aged 18 vulnerable and at home as there unable to fund their own home or unable to live independently. Property size often relates to family size - with those disabled classed as 'non-dependants' who are very dependent on staying in the family home, even part time.

Unfair as some do not choose their home based on its banding but for basic necessity.

Unfair on those in higher value homes

Very easy for Canterbury postcode houses to be caught in higher banding. These may still have large mortgages to service and the occupants shouldn't be disadvantaged like this.

Why restrict Council Tax support when the country is on a low wage structure.

Why should someone in a lower band which is reflected in the area and state of their accommodation pay the same as someone in a lovely property?

You have to consider each band - not fair to put everyone together.

**Option 7 – To restrict the maximum level of council tax support payable to the equivalent of a band C property charge.**

**Do you agree with the principle that the maximum level of council tax support payable should be restricted to a maximum of a band C charge?**

Yes	126	19.9%
No	284	44.8%
Don't know	196	30.9%
No reply	28	4.4%

**Your comments on Option 7**

A band C property may not be big enough for a family.

Ability to pay is still restricted as with previous answer for option 6

Adversely affecting single OAP in larger house.

Again I don't fully understand.

Although I agree if you live in a high band property you should pay your fair share of Council Tax, setting the limit at Band C may restrict many families

As previously said, all cases should be judged on the individual's circumstances, not penalised because they have managed to buy a nice home at some time in their lives.

Band C is below the average.

Banding too low and would harm the elderly who wish to stay in their family home

Children may be affected as this type of house would be a family home.

Circumstances change regardless of what band property you live in.

Deal, Sandwich properties have higher bands, band C is a normal three bed home, I agree with D onwards but not C.

Don't see how this would be fair.

How many people seriously live in Band C, families don't for sure they're too small aren't they?

I think band C is too low and will affect lots of people. Band D is more appropriate.

I think the limit should be band D.

It is as fair as the previous option.

I think this is fair. If a local housing allowance is fair in relation to housing benefit then this is fair in relation to council tax.



Just because someone lives in a larger property does not mean their needs are less than someone in a Band A property.

Looks like those living in bigger more expensive houses will be subsidised.

My opinion is the same as for option 6.

My tiny cottage with 2 bedrooms is a C. It is not a medium sized home!

Not sure what band C property pay.

Once again this is a bit harsh

Option 6 is fairer

Option 6 or 7 is acceptable

People in bigger houses may fall on hard times too. This shouldn't be penalised.

Prefer option 6 where this only applies from band D upwards.

See previous answer, completely unfair for someone to loose their home, as that's what is being forced upon them.

Seems fair

Seems fair on the surface but the costs of larger houses can be out of proportion with income. There are too many variables. Plus moving house is not a cost effective option. Banding has been shown time and time again to be inaccurate and unfair.

Taking money off JSA leaves little to live on.

The concept was confusing, took a while to understand but seems unfair and worse than option 6.

The tax band should have no impact on whether someone can claim CTSS.

There are not enough appropriately banded houses to make this change viable for local families.

This could be too draconian.

This does not seem fair.

This would affect larger families.

This would be fair, as many on low income families live in band C properties would be unable to downsize.

Too many people affected

Too much of a change

Too restrictive

Very fair

We're a band C but due to my husband's disability classed as B

What about us pensioners.

Would not wish to penalise people too much (see option 6 - this should be sufficient).

You can't help it if you get cancer or other life threatening illness. So why should you be treated differently because you've worked very hard until that point of illness to get a decent house?

Affect too many people

All help should be assessed on personal abilities for working people.

Banded properties differ in different towns.

Can't afford to live.

Definitely no most people barely surviving on this terms.

Definitely squeeze the rich.

Depends on number of persons and size of place.

Difficult - depends on area. Valuations are out of date. Probably not until a revaluation of all properties is done.

Do not understand these bands.

Don't understand this needs clarification.

Fair

Food would be short.

I don't understand this option (if you live in a big house with bigger bills and overheads and you don't want to downsize, then should you get Council Tax benefit? (no).

I think band C should be the limit.

I think that the expensive households shouldn't need so much support as they get enough already. if they don't need that larger property they should move to smaller property like bedroom tax.

I think this will affect too many families (especially if other options are implemented as well).

I wasn't sure initially, but then checked the savings and how many people it would affect, when you see that maybe around 283 people would with a saving of £67k it has to be a good option

If you can afford a band D house do you really need help?

Larger houses should pay more. No fair for people in C band.

May be unfair as people live in different towns and bands are very different.

Maybe, I feel that circumstances should be included in the process.

No point in having a banding system if not adhered to.

Not at all sure about the current 'banding' system.

Option 6 better

People in medium sized houses should not be penalised due to their circumstances for example a single parent with two children.

People who aspire and buy own house paying mortgage etc should not be penalised. Attack those who do nothing.

People with band D properties tend to be better off therefore can afford the extra cost.

People would struggle to pay Council Tax if benefits were cut.

Provided these increases do not also contribute with previous options one to six causing hardship.

Realistically, people in larger properties cannot expect other council tax payers to subsidise them.

Seems fair enough as they live in a better property and get more support than the people who live in a basic accommodation.

Seems unfair to someone whose always worked and has a large house to be penalised. However a large family all on benefits could move to a smaller cheaper property (who haven't worked for a while who aren't long term sick). Depends on circumstances.

Suits me

There are many people in band D with a variation of circumstances. It wouldn't be fair to have same for all.

Think this would affect too many families - have you looked at statistics?

This seems very unfair. Someone needing help, say after redundancy, would be penalised for having a larger house. They can't change their house and may have worked very hard to have it. It would cause greater hardship in such circumstances. The assumption that they can pay more is badly flawed.

This will divide families and increase homelessness as those the council class as 'non-dependant' are often children who are living at home who are disabled over aged 18 vulnerable and at home as there unable to fund their own home or unable to live independently. Property size often relates to family size - with those disabled classed as 'non-dependants' who are very dependent on staying in the family home, even part time.

Three bed house - medium size. Might stop people having too many children that they can't afford.

Too much difference in levels.

Unfair as some do not choose their home based on its banding but for basic necessity.

Very easy for Canterbury postcode houses to be caught in higher banding. These may still have large mortgages to service and the occupants shouldn't be disadvantaged like this.

We should all be given more support no matter the band we are on.

Why should someone in a lower band which is reflected in the area and state of their accommodation pay the same as someone in a lovely property?

Yes as property in band C tend to be smaller households.

You have to consider each band - not fair to put everyone together.

## Option 8 – Remove the Family Premium for all new working age applicants.

Do you agree with the principle that the Family Premium should not be used in the calculation of the award?

Yes	167	26.3%
No	262	41.3%
Don't know	176	27.8%
No reply	29	4.6%

### Your comments on Option 8

'Family premium' was introduced for a reason. Have we lost sight of that?

All benefits should be included in calculations

Are you going to charge for oxygen?

Brings this in line with calculation of Housing Benefits.

Children are a choice and garner a wide range of benefits. In the present day having children seems almost to have become a state funded career choice.

Children will end up suffering from this

Do not agree household with children should pay more!

Do not have dependant children so feel I cannot comment on this one.

Does not seem fair for new working age claimants who would have reduced support.

Don't know what this is.

Everyone should be given the same choice it's unfair to target new claimants, peoples circumstances change all the time.

Families shouldn't shoulder the cuts.

Families who are working and on low income will suffer, Our English children are already suffering from poverty as it is.

I cannot comment on family needs.

I don't fully understand.

I don't think this is fair.

I think as this already applies to housing benefit applying it to council tax and further reducing the help available to families is a step to far.

If I understand this correctly, then people working with children may only be working part time, or only be on minimum wage, so they would be worse off. I think another option would work better than this one.

If new working age claimants are working they should contribute to households CTSS.

If this works make a saving!

If you cannot live within your means then you shouldn't keep having children. To have some help is fine but to have more and more children would be irresponsible.

It seems harsh if already losing family premium although it would seem right to bring in line with housing benefit.

It seems sensible to bring CTSS in line with other benefits as it makes systems easier to manager and clearer for everyone to understand as long as this only applies to new claimants and not existing claimants

Just because someone's working does not mean they have a great wage and would be able to afford to pay this.

Keeps it simple.

Not a good idea.

Not fair on new working age claimants.

Not once have you mention OAPs

Not sure about this.

Not sure the changes in Housing Benefit are good so this would appear to be possible cause of further hardship

Not sure this would be fair.

Not the taxpayers fault they decided to have a large family

Other benefits will cater for children not included in this calculation (ie Universal, income support etc)

Penalising new claimants has always been unfair.

People have too many children especially those not in work.

People on low income would not be able to afford it.

People should take responsibility for their own breeding behaviour

Seems relatively fair and as it would only affect new claimants doesn't impose anything drastic on those already used to budgeting what they get.

Should be same rules for everyone, not fair if you have older claimants getting different rates to newer claimants

Should be the same as housing benefit

Single parents on low wage could find themselves in difficulty.

Sorry not clear on this option

The council should keep this to help families.

The exclusions still protect the most vulnerable.

These sorts of measures are cruelly punitive.

This measure would seem to be hitting those who can least afford to pay this much hated tax.

This one isn't fair. If you are going to do it it should apply to everyone affected.

This option would not be fair to the youth of the future and put extra pressure on parents who do not want their children to become homeless.

This proposal means the Govt and the Council are on the same standard

This will cause family poverty.

Very unfair

Vulnerability comes into the option here.

Why should everyone else pay for those who choose to keep knocking out kids?

Yes it is a fair option.

As long as it doesn't affect the poor.

Bring it in line with Housing Benefit and then everyone will understand they are calculated the same way.

But only invoked after 12 months allows claimant time to prepare for changes.

Children may suffer

Council Tax payments should be based on how many people live in the property.

Dependant on individual family circumstances ie not if working age and/or disabled/mental health etc.

Depends on their earnings.

Discourages families all on benefits - encourages back to work.

Do not know about this one.

Excellent idea, the best idea of all as families receive far too many and much as offered to single people who receive far less benefits.

Families cost money!

I depend on Family Premium too. In my budget this would be devastating.

I don't understand this option or the explanation of what 'Family Premium' is.

I think this would work providing it doesn't place into poverty.

If it doesn't affect me then leave it as it is.

If it is already in effect for housing benefit it should be introduced in to council tax support too.

In order to work towards rationalisation of benefits.

Introducing greater alignment with DWP in this area is good and means that the scheme should be easier to understand.

It will encourage fit able bodied school leavers to seek employment.

Just keep it how it is.

Living by themselves, would I qualify?

New claims arise when a family breaks up and a partner leaves, leaving the other with the children/non-dependants - what about people with disabilities permanently signed off work?

No because this will affect mainly working people. Why ask this when it has already been implemented?

Probably the best first option.

Remove family premium all aspects of all monies should be included.

Some people working still have difficulty living, only possible if two or more adults working in a household.

Some young families would suffer; young people seem to get a raw deal these days.

Sometimes this encourages claims and having large families.

Sorry but I don't understand this option.

The FP helps us out a lot as we have three children.

This one is difficult as it shows no savings so don't understand how it is being considered

This option seems grossly unfair.

This should be kept the same for people with children.

We have families which cost a lot more than £17 a week.

What is it and how does it affect me?

What is the point of this option as according to your figures this makes no financial saving. No doubt cost us money coming up with this idea.

Would very likely bring hardship.

Yes because this does not affect existing people and new claimants will know no difference and can claim.

Yes! Definitely remove it. Should be removed altogether. It seems claimants are already getting other generous benefits.

## Option 9 – Reduce backdating of new claims to one month.

Do you agree with the principle that backdating should be reduced to one month?

Yes	332	52.4%
No	198	31.2%
Don't know	83	13.1%
No reply	21	3.3%

### Your comments on Option 9

A claim should be paid from the date it started to be needed.

A month is long enough.

Absolutely - no need to have not claimed on time

Agree if change of circumstances happens, tenants should report straight away.

Am shocked that it can be backdated six months is long over due to reduce to one month must be bought into line with other benefits.

But maybe add some circumstances to allow for further back dating.

But this means council would need to deal with new claims more quickly.

Claiming on time is not a harsh requirement

Depending on why

Depends on reasons for the backlog.

Easier if it's aligned with Housing Benefit.

Employ more people.

Fair, it encourages those in need to apply quickly though it only works if processed quickly too,

For those physically/mentally unfit they may need more time.

For what reason would someone not be able to claim on time? If they are unemployed they have plenty of time.

I am sure the council have enough trouble paying current claims without backdating too.

I do not think one month is long enough for housing benefit or for council tax. It is not easy to fill out forms etc and lots of people need help and can easily miss a one month deadline leaving them liable for a loss of benefit. Do you also fine people if they do not inform you within one month now (HB)? That's not long enough to sort things out sometimes.

I don't know about reducing to one month but I think someone should have it as their priority to claim before six months.

I think one month is plenty of time in which to claim.



I think one month should be enough time for anybody to make a claim, although there has to be grounds for exceptional cases to be heard.

I think this is fair.

I think this would be really unfair as it's not always the fault of the claimant. People depend on their claims being backdated.

I thought this already was in place?

If there is a valid reason to backdate claims this should be considered.

If you want the money then fill in the forms promptly, backdating claims is for lazy people and should they should be penalized.

Immediate start, no backdates.

It is right for CTSS to be brought in line with Housing Benefit.

It often isn't just the claimant who holds things up but also the council processing the claim meanwhile the claimant will have arrears to catch up on.

It should be backdated to the date applied for.

Its fair - in line with other benefits and for tax credits.

It's up them to know the rules

Keeps it simple.

Large backdated payments are unnecessary in my opinion.

Late claims are the fault of the claimant therefore they should be penalised.

New claimants may not be aware of their entitlement.

New claims should be processed within a month so why should it be backdated?

New working age residents may not be able to claim in time.

Not able to claim on time? Seriously?

Not everyone is savvy enough to get everything sorted out straight away. This option would mostly affect the most vulnerable in society who need our support the most.

Once everyone is aware - they will make sure they claim in time.

One this is plenty, but more advertising needs to be done to let people know there is help and where to access it.

People should keep up to date.

See previous remarks about Housing Benefit changes

Seems fair

Seems fair to me.

Seems fair; submit your claim to get considered

Seems logical. If you haven't been claiming it there shouldn't be an option to claw back what you haven't had.

Seems straightforward and sensible. If someone needs support surely they would get it straight away.

Six months is too long and expensive to council, one month is long enough if all paperwork is completed in time.

Stay as it is

That seems fair

There is no reason why one cannot claim benefits in an allocated period

They should get there claim in on time same as other benefits and tax credits live in the real world

This is wrong

This way people will only know a reduction it cannot impact on anyone.

This will encourage claimants to be more responsible for their finances.

This would people who spend long periods of time in hospital at a disadvantage.

Three months at first then one month?

Unless in exceptional circumstances.

We have struggled our entire lives and have rarely, if ever, had any real assistance from anyone. We have never had any help backdated so why should others?

Why slash it to one month and not three?

With good reason

Without a doubt this should be the case!

Yes I think this should be changed six months is too long.

Yes it is a fair option.

A month is enough to get all information and if these people don't they're lazy.

Again makes sense

Again no saving. Who is responsible for this form and how much do they earn? Reduce their wage.

As it does not seem fair.

As it's not fair if it takes longer to process due to the council (DDC) taking ages to process claims.

Backdating new claims to two months on average.

Benefits don't cover

Bring it in line with the Housing Benefit backdate. It's up to the claimant to claim as soon as they know they need it. Local government employees need to work faster in their office to get things done!

Brings in line with other benefits.

But should be three months - allows for mitigating circumstances - claimants coming for dying relative/health scare/RTA recovery are just examples of reasons for delays in submitting paperwork or may need time to acquire documentation.

Completely unfair. I am expected to pay back money I have been overpaid. It is only right that I should be backdated money. Leave at current six months.

Cruel and unfair for many disadvantaged people.

Definitely one month is enough time to sort out your claim.

Depends on the speed it takes to respond.

Disabled people/people who are hospitalised/exceptional circumstances should be considered.

Each person's circumstances is different for backdating, so I don't think you should reduce it.

Errors in administration and delays cause further hardship.

Fair

Four weeks is enough time to know if you need a claim. Why have longer?

Good idea, do not know why this is not already the case.

I can't afford to live now.

I think council tax support should be a essential thing to sort out and should be done with in one month of moving into a new property or needing to claim the support.

I think most people claim within the one month time frame.

I think should be backdated to when it was first applied for.

I've gone days without food because of this.

If a person doesn't claim for a long time I feel that perhaps they have neem able to afford their CT until then.

If changes have to be made this would be the one that would have the mist least detrimental effect on families that could not survive without this service.

If Housing Benefit has been reduced to one month then it's easier if Council Tax is one month.

If it is that important and information received no need to dawdle.

If there is a genuine reason or justification for backdating then it should be allowed.

If you need support that much, you would be applying for it immediately.

If you're owed money probably due to a council workers cock up you should get it back with interest!

It is not always the claimant's fault that it has taken longer to get a claim done.

It should be longer than one month as it can take more than that to get all of the information together

It takes so long for claims to go through and many families struggle before they apply (pride, failed job applications etc).

Like any changes in claiming benefits, its all about explaining and advertising new changes so that hopefully people understand them

Never understand this. Claim payments should start from the initial claim enquiry or even claim acceptance (provided not three months plus to process).

New claimants should not receive backdated - this is a cost that is unplanned for.

No!! backdating is backdating.

Not fair on people.

One month is fair

One month is sufficient

One month is too short a time period, bearing in mind for example the chaos over bereavement which takes time to resolve. We believe two months is sufficient.

One month seems enough time depending on other benefits not holding things up as they usually do.

Only if explained and reasonable reason why.

Only if Housing Benefit can be processed and payable in a month. Else private tenants will get into difficulty.

People should claim as soon as possible

Providing there is no detriment to the claimant in the case of the council delaying any part of their claim

Seems fair

Seems unfair as it can take a long time to finalise claims.

Simple rules

Six months seems too long anyway and simpler to go with Housing Benefits. But people who are seriously ill or in difficult circumstances to be excluded.

Some claims take longer to process - reducing to one month may result in further hardship.

Sometimes it takes a while to sort everything out.

Sometimes it takes about six weeks to sort out.

There is a case for this but sometimes exceptional circumstances may warrant exceptions to be made. The assistance available isn't usually well understood by people not used to claiming benefits and these would be the most likely hit by this change. Genuine need should be able to be taken into account.

There's no reason why a claim cannot be made within a month. If people are not claiming immediately it seems like they don't really need the financial help

This is an easy way to cut down on back payment and conserve the council's budget.

This is in most cases enough.

This is long enough.

This is possibly not fair? If someone genuinely needs financial help and they are a 'legal' UK citizen, then they should get help - even backdated - if legitimate.

This is unfair as there are circumstances where this isn't possible or is unavoidable.

This may help support a person, as they are usually desperate for help 'and immediately'.

This really depends on how long a claim takes to progress maybe two months would be a more reasonable time from applying to receiving claim.

This seems quite fair to me.

This sounds a really good idea but it takes more than four weeks for anything to get sorted out so claimants would already be in debt.

This would not work because it would encourage your departments to be even slower to deal with your customers.

To save money of course.

Two months maximum.

Two months only

Unless exceptional circumstances.

Unless someone has been misinformed by council or other relevant agency.

Unless there has been long term hospitalisation, I can't see why it should take more than one month to apply anyway.

Unless you are waiting on assessment on your rentable value.

Your system is terribly slow if you for example moving house so that gape will not paid afterwards.

## **Option 10 – Reduce the period for which a person can be absent from Great Britain and still receive council tax support to four weeks.**

**Do you agree with the change to the temporary absence rule?**

Yes	438	69.1%
No	105	16.6%
Don't know	69	10.9%
No reply	22	3.5%

### **Your comments on Option 10**

4 weeks is too short, what if you have to go abroad for family reasons?

A person may be absent but in receipt of no other benefits.

Absolutely agree, surprised it isn't already.

Accepting the armed forces type exception examples, absentees should not receive allowances if away for more than 4 weeks

Again brings this in line with other benefits.

All these loopholes to paying their fair share should be blocked

Armed forces should be exempt from this.

As long as people are in the Army or other situations, I think there's no need to claim Council Tax if you're away for more than four weeks.

Completely fair, why should you claim for a benefit when you aren't even in the country?

Good idea, somewhere to find funding/cut costs without affecting those receiving CTS.

Good one

House here - pay here

I agree because the benefits should be for those who are resident and living in the country.

I agree in principle if someone is working abroad then presumably they don't need the benefit. Exchange rates need to be taken into consideration and there may be circumstances when a benefit recipient needs to be absent as a carer for a family member or to deal with a death overseas or missing person. Flexibility is needed.

I can see no reason why someone should receive CTSS while abroad unless they are serving their country

I have a relation in Australia who spends half his life touring the world. When he is at home he receives his state pension, when he's out of the country his pension stops. I don't see a problem with this measure. There should be a way of re-claiming their benefits on return without a whole load of time consuming form filling.

I have disabled friends who go abroad in the winter to help improve their wellbeing and avoid getting sick in the winter.

I think that is right

I think this is fair.

I think this would just create more bureaucracy and therefore more cost to the council.

I'm amazed it isn't already like that.

If a person isn't in the country why should they receive this country's benefits?

If absent from GB, should Council Tax support be available? Was unaware that this was in place.

If away more than two months then they shouldn't be paid.

If claimant is not in the UK for more than four weeks is it fair they claim Council Tax support for this time?

If it doesn't include holidays by British citizens.

If persons can afford to go abroad for longer, they can afford to pay.

If they can afford to be out of the GB they can afford to pay their Council Tax.

If they can afford to be out of the UK for more than four weeks they can afford the CT.

If they can afford to go abroad for longer than four weeks they can pay more.

If you are not living in the country then you shouldn't qualify for CTS.

If you can afford a holiday for a month you can afford to pay full Council Tax.

If you can afford to be abroad for more than four weeks you don't need Council Tax support.

If you can afford to be away for more than four weeks I hardly see that as a need to claim CTS.

If you can afford to go out of the country for more than four weeks you do not need Council Tax support.

If you can go abroad then you can pay council tax. Haven't been out of the country for over 15 years

If you want to stay and work here, you have to be here.

If you're living abroad for six months of the year you don't need Council Tax support.

If you're not in Great Britain you shouldn't need help to pay for housing.

It is right for CTSS to be brought in line with Housing Benefit.

It should be made possible to 'pause' CT support for the period over four weeks and just sign to say no other changes on return and resume CT support.

Keeps it simple.

Leave Britain for four weeks, you can afford this long break then can't you?

Only if away for family support and not for long holidays.

People shouldn't have benefit paid while out of country for four plus weeks!

People who have gone to visit family do not usually stay longer than four weeks. As long as there is an exception for the armed forces then I agree with this option.

Seems entirely fair as long as everyone is aware it would work well.

Seems unnecessary

Sounds fair.

The military shouldn't be exempt, what makes them get preferential treatment?

There is no logical reason one would be out of the country for four weeks if dependent on benefits, unless for family illness etc

There is nothing wrong with it now.

There must be a very good reason to be away for longer.

This appears an appropriate change.

This seems fair but it depends on circumstances.

This should be reduced if they can leave the UK they can afford their Council Tax!

This should be removed completely and extended to include all absence from the property.

This would stop people living somewhere else and still getting their rent paid.

Unless for work related reason or in exceptional circumstances.

very much yes why would anybody need to be outside the uk for longer and if they are on benefit afford to, if immigrants what to live here then go with our rules not there own sick and tired of them wanting to live here yet still use there own countries rules same with any British person why should the tax payer pay for accommodation when they are not in uk and using it, I could not say to my mortgage lender sorry not in uk cannot pay mortgage till I get back, get real

Why should they get Council Tax support if they choose to be absent from Great Britain?

Why should we pay if they're not in the country

With the exception of waste collection, most other services provided are still essential for the property.

Would affect those in hospital ?

Yes but doesn't go far enough. Why should anyone get paid if they are not in the country? If they are on benefits they shouldn't be able to afford foreign travel.

Yes but hard to enforce

Zero time allowed overseas or maximum 1 week for bereavements



16 weeks would be fairer.

Absency is not really that much of a consideration, especially if they are English.

Absolutely

Anyone out of the UK for over four weeks is not on holiday and shouldn't need to receive help.

As it does not seem fair.

Definitely - two homes or extended holidays or family visits? I can't afford those on my ESA!

Depends on their circumstances.

Draconian measures you don't even know what the new government's policy will be yet.

Fair

How many Beneficiaries would this affect? Versus how much extra revenue could be generated by DDC? Is it worth doing?

I working even five weeks abroad for British company so is stupid idea.

If a person can afford to go abroad I do not see how they should be entitled to Council Tax support.

If a person can afford to go on holiday then this should apply.

If immigrants are over here to get away from hell then why are they going back for a holiday?

If people are not in UK they should not receive support - if for long periods.

If people do more than once a year.

if they are away from the country for more than 4 weeks they obviously don't need the support especially when they can afford to be in another country. I think this would be fair as it already happens to housing benefit.

If they can afford a trip abroad they don't need help.

If they can afford to leave the country for extended periods they should pay their bills.

If they don't live here they should get it.

If you can afford a lengthy holiday abroad you can afford to pay! However if fall ill/insured abroad then case by case decision.

If you can afford to be away for that long pay up.

If you can afford to be out of the country you can afford more.

If you have the cash to leave the UK for four weeks, leaving property empty then this seems right to lose the support you receive.

If you live abroad for more than four weeks, then you don't need help.

If you live your life outside Great Britain for two or more weeks you should not get help.

If you're absent from Great Britain for four weeks you should reapply (except forced circumstances).

If you're not in the country you should not be entitled to any support.

If you're out of the country for four weeks or more then you can afford more!

In line with other business rules such as house insurance. If you can afford six weeks in Australia, you can afford your Council Tax?

It's increasingly common for people to have surgery abroad, or go to countries where living costs are less and weather is warmer/treatments are cheaper for disabled people.

Make it two weeks.

Many people who take holidays overseas usually save up holidays to take it in one go.

Needs to be implemented sooner rather than later.

No saving more waste of time.

Possibly a good, fair, option.

Seems crazy to let people claim benefits in the UK when they are not here. One month is more than enough time for anyone to be away on holiday

Should be two weeks, unless bereavement or medical reason.

Some older residents live in Spain or warmer climates for three of the winter months. If they can afford to do this, they shouldn't be getting Council Tax benefit!

Some people have children and parents living abroad and are entitled to visit them surely?

Straight away reduce to even less than that! (Holidays etc are not more than one week I think) - Why was calculation not done?

The Europeans next door used the house like a hotel only coming back to it five/six times in 18 months. I dare say they are not alone.

There may be exceptional circumstances some may need to go abroad. For example if a relative is severely ill etc.

This is long enough.

This is the best option.

This seems to make sense

This will cut down to a degree, absent tenants that go abroad for prolonged periods and still claiming benefits.

This would not be fair, if you are on a long awaited family holiday. This is too 'Draconian' and a stressor!

those living away should not expect long term support

Totally agree no more than four weeks away from Great Britain.

Unless they are away due to work

We shouldn't pay Council Tax for people to live out of the country as they not occupying the property at that given time.

What if someone needs hospital treatment abroad or there are exceptional circumstances like visiting a dying relative abroad!

Why pay benefits for someone whose not here?!? (In the UK).

Why should anyone be able to claim any benefit if they are not in one country?

Why should people be allowed to be out the country and still get financial help? Doesn't make sense.

Why should people receive benefit if they are out of the country? Strongly agree.

Why should people who are out of the country be able to claim Council Tax support unless on holiday in which case four weeks is enough.

Why should someone get the benefit when not in the country?

Why should they get help with CT if they're not in the country?

Yes this is a no brainer.

Yes! Absolutely! Eg If you can afford to spend winter in Spain, you can pay your Council Tax!

You either want to be part of our system or leave the country!

Zero weeks

**Option 11 – Remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants.**

**Do you agree with this change to the scheme?**

Yes	217	34.2%
No	176	27.8%
Don't know	220	34.7%
No reply	21	3.3%

**Your comments on Option 11**

'No drawback' = no brainer

Again brings this in line with other benefits.

Anything to increase costs is fair to all

As long as people will not lose out I think this is ok.

As long as there definitely is no drawback then I agree.

As no drawbacks

Don't understand this one.

Employment and support allowance recipients are the most vulnerable. I wouldn't like to see their support restricted.

ESA claimants should not have a WRAC.

I do not understand this option

I think that if the benefit working tax credit could be increased a little which would cover Council Tax then that would be a benefit to customer independence and a benefit to the councils.

If it doesn't hurt anybody then I agree with it.

If someone works full time at minimum wage they don't need a high amount of ESA. ESA should be for people out of work due to physical/mental health issues.

If there is no financial drawback to the claimants but it helps the CTSS save money on paperwork then I see no harm in this.

If there really is no extra hardship caused

If this doesn't affect hardship to low income family.

If working people have had Council Tax support reduced, people who fake to not be able to work should be affected, however those who cannot work due to illness should not be affected.

Is the work related bit that helps get help needed?

It is right for CTSS to be brought in line with Housing Benefit.

It looks fair

It seems effective and easy to understand.

Keeps it simple.

May encourage those fit for work to get a job

Not familiar with this aspect.

Not sure about this, but all people on low incomes under 25 years age that are truly English are vulnerable on low incomes.

People on low incomes because of poor health should not lose out.

Sounds fair

The disabled have been hit hard enough.

There is no drawback!

They have not got a clue as it is.

This is a fair proposal. It's in line with the ESA so it's good if they were the same.

This is really disadvantaging the most vulnerable in our society.

This seems to simplify allowances.

This sounds sensible from an admin perspective and from a claimant perspective as it brings it into line with HB

Those of us on ESA are on this benefit for a reason, it is because we are unable to work due to ill health.

Waste of time

You cannot justify acting like the government by attacking those in most need.

You list three benefits but no drawbacks.

A win win

After six months 6% contribution. After 12 months 10% contribution.

Again trying to target certain groups of people and make more people in debt and maybe homeless.

Anything that supports people on ESA I think is a good thing (even though there are people scamming the system - the genuine ones shouldn't be penalised).

As consultation document states there is no drawback.

Crass and unfair

Don't know anything about this so cannot comment.

Don't know. I'm of reasonable intelligence (I like to think) but don't know much about ESA.

Fair

Having just come off ESA I know I could not have coped without help as money needed for rent and other bills.

I don't know as don't claim benefits.

I don't understand this option.

I think if the scheme is already active for housing benefit it could be beneficial to council tax support.

If it not going to make no difference there won't be any issues.

If really does not affect anyone's benefit on ESA or anything else.

If there's no drawback it makes common sense

If we could sort ourselves out to work we wouldn't be on ESA already.

It takes a month to receive new wages.

Its dependant on income balancing.

Just leave it all alone.

Learn to live without it.

Might cause a bit of an outcry!

No drawbacks, why not do this?

No savings - but suppose might as well to keep someone else in a gold plated pension.

Not enough information given to us about this.

People on ESA usually have higher outgoings than normal households.

Rationalisation

Seems to make sense

Some people like myself worked 43 years, now not able to, paid tax, NI, why should we suffer? Again ??? case

Taking away the component will leave people with a lot less money than what people on Income Support get.

Taking money off a person who is doing work related activities and may need that money does not seem fair or reasonable.

This seems to be unfair. Work related activities gives people more chance of finding employment therefore they could be entitled to more support or increase.

To me, if you are able bodied and can work or are working, then you shouldn't need Council Tax relief (unless on a very low income).

Totally agree with this no change to Council Tax claims.

Yes better alignment with DWP.

**Option 12 – To limit the number of dependant children within the calculation for council tax support to a maximum of two.**

**Do you agree with the principle that only the first two children should be taken into account on the claim?**

Yes	312	49.2%
No	197	31.1%
Don't know	107	16.9%
No reply	18	2.8%

**Your comments on Option 12**

Again brings this in line with other benefits.

Appears a fair option

As before - people are having more and more children in order to get more benefits. Especially people from overseas.

Because having more children means more financial outlay. Therefore more financial help is required.

Children are a choice and garner a wide range of benefits. In the present day having children seems almost to have become a state funded career choice.

Children should not be used as a means to collect benefits, it is unfair and immoral.

Completely fair; contraception is free

Definitely stop paying to families that have more than two children. They just breed to receive pay outs and not earn.

Elements of dictatorship here, although would be right to be brought in line with Housing Benefit.

Encouraging smaller families is sensible and discouraging people from having more children so they can get extra benefits also makes sense.

Four or more children yes but three is a normal amount of kids to have.

Gives people the responsibility for family sizes and financial capability

Good idea, discount/CTS awarded for two children is enough.

Having up to two children is a privilege, anything more is just a luxury. One that the government should not pay for.

I am unsure this would be fair, but having said this people chose to have larger families whether they can afford them or not is this fair?

I do not think this is a good idea as you still have another person to feed, clothe.

I don't live in China.



I don't think CTSS should be related to number of children as that is surely a form of social engineering

I don't think this is fair. It should be three children and more. It is becoming too easy and increasingly socially acceptable to pick on and punish those on low incomes with more than two children. This is a step too far.

I find this fair.

I have three children so this would affect me greatly.

I know a few people with three children so I think its fine as it is.

If they can afford more than two children they can pay.

If you cannot afford to have a large family why should the tax payer foot the bill, I have limited my family size to my income so should they, if they lose their job should be more incentive to find another

It could cause problems for families with a large number of children.

It may make some people think twice before having more children, but it could cause hardship to children where parents don't care.

It may slow down the birth rate if you can afford more than two children, you don't need CTSS.

It would stop people having more children specifically to claim more benefits.

Keeps it simple.

Make people responsible for their children after the first two, not expecting handouts for large families.

Many low income families have more than two children.

Maybe a good thing. Stops people making football teams.

Most families are struggling this would just make matters worse.

Not sure about this.

Only have the amount of children you can afford

People are known to have more so they can claim benefits.

Seems reasonable

Should be in line with other benefits.

Some families have more children to gain more benefits.

Some people who misuse the system as a means to having more children. I believe you should only have the children you can afford.

Sounds fairer

That would penalise an already struggling family of five for example.

This is already happening with the child tax credit and I am all for that. It may make certain members of the population think twice before having many children just for the money.

This needs applying to all benefits - only have kids if you can (at the time) afford them.

This option sounds like National Socialism. You cannot defend attacking children. Remember what the Nazi's did in 1933!!

This would be unfair.

This would contravene human rights.

This would though depend on the families circumstances and does not seem fair.

Too harsh

Totally agree that lone parents who keep wanting more kids should not be getting any more help for as why should us hard working people keep having to pay them to play bingo by opening their legs and shouting hous.

Unfair!

When you make a decision of having a child, you should be able to support it.

Why should everyone else pay for those who choose to keep knocking out kids?

Will get benefits for supporting more children elsewhere (ie Universal or income support)

Without a doubt!!!

Yes but only three kids!

Yes but perhaps a protection in place for those who have not claimed in the last 52 weeks and have more than 2 children at the time of claiming?

Yes, so long as you keep the exceptions in place.

You shouldn't be penalised for having more than two children.

Again people which having the biggest hardship end up even worse.

Agree

Always agreed with the idea that if you have more than two children then you should pay for extra as your decision.

But only for new applicants - not fair on those who are already claiming.

Case by case if multiple birth (not planned!) but standard should be two maximum otherwise individuals continue to drain welfare state.

Causes hardship to those with more children.

Completely unfair and in effect an attempt at social engineering.

Could possibly work, I know people who have six children and say they'll continue so they get extra benefits!!

Do not discriminate against large families.

Excellent idea, if they can afford to 'breed', they can afford to 'feed' these people need to get their priorities right.

Fair

Fair enough people who want many children should be able to support themselves before considering it.

Families do cost, especially with children at school, wouldn't be fair in my view.

Germany in the 1930's and the great depression spring to mind.

I think if the scheme is already active for housing benefit it could be beneficial to council tax support.

I think it should be a maximum of four children.

If more children are born then the parents should allow for this.

If you want more than two children then learn to pay for them yourself.

In line with other benefit rules

It may help to stop people from having too many children as I believe you should support your family it may help housing stock in the future.

It seems fair to me.

It's not fair that some people with a larger family are rewarded in this way.

Its peoples choices to have larger families, they should not expect the state to pay for their children.

Just leave it all alone.

Limit it to one - this is discrimination against couples with no children - they have them, look after them.

No child asks to be born and so shouldn't be punished for their parent's recklessness. This will only increase child poverty.

Not on existing claims, maybe for new claims.

Only in higher working paid families not the lower paid or unemployed families.

People are hard up enough as it is.

People are just having children to get more money on everything.

People should be responsible and limit population levels by having less children. This is my number one option.

People with two or less children will agree people with two or more will disagree. Think this is a no-win situation.

Sadly there seems to be an ethic whereby some continue to have more children to increase benefits.

Shouldn't have what you can't afford, only new applicants.

Single parents, mostly females consider that the more kids they have the more benefit they'll get. This will stop the 'meal ticket' approach!

Size of family should not factor into this of claiming Council Tax allowance a set amount if eligibility should be based on property not size of family.

So long as 'merging' families are not affected.

Sometimes single parents are alone through no fault of their own and would struggle.

Stops low income families having lots of kids and it will make them become more responsible if they think they won't get as much money - it's too easy to get money if you have kids when not working/low income.

Stops people having children for financial gain.

The average family has three children I think any more than this and it would be plausible.

The children would be ones to lose out.

The poor have more children to survive in this steal from the poor to give to the rich....

Think should be capped to three children.

This is a rare option; some people have more children, and, 'whichever need is greater'.

This is fair

This makes perfect sense.

This needs to apply to children born to or adopted by a family. Kinship Carers need to be exempted as they have been with the changes to Child Tax Credit

This seems fair and may (?) stop some people having a huge amount of kids and then live off the state!

What if a couple have six children he dies or walks out leaving her with nothing so she then has to claim?

Why penalise those who have more than one dependent child?

Why was calculation not done?

Why?

Will encourage people to not have more children than they can afford.

Would affect most vulnerable and children themselves.

Yes agree, why should we have to pay for families with six children etc? no cap to two.

Yes I believe two child benefits should be calculated on benefit.

Yes there is case for this. Growing families to grow benefits is a big problem and is grossly unfair. Making a decision to have a larger family has financial implications and they cannot be borne by everyone else.

**Option 13 – To introduce a scheme, in addition to council tax support, to help applicants suffering exceptional hardship.**

**Do you agree with the introduction of an exceptional hardship scheme?**

Yes	470	74.1%
No	56	8.8%
Don't know	86	13.6%
No reply	22	3.5%

**Your comments on Option 13**

(Good idea)

About time you helped people in exceptional hardship.

Absolutely!!

All cases are different and should be accessed on their own merit.

Anyone who is suffering exceptional hardship needs extra help.

Applicants are already facing hardship and that's why they are entitled to these benefits don't degrade them further.

As long as it is used for exceptional hardship cases, but not for supplementing any changes in the system which may cause people to receive less.

But they must see a doctor who you pick. As I know someone who is in his fifties who is a very fit person yet he is claiming more then one benefit. Also he has a women living with him, and all they pay in council tax £10.

Completely fair; there are always exceptions to the rule

Definitely especially families or single parents working on low income that are truly English and cant afford to do anything but work, work, work.

Different people have different circumstances so a more flexible system would be more helpful.

Exceptional hardship needs help as long as it is genuine.

For those with mental health issues they should receive more help (not necessary financial).

Good idea for those suffering severe hardship

Good idea in some ways but not at the current time when savings are required.

Help needed for people in poverty.

Help people with low income and who are suffering.

How would exceptional hardship be defined, measured, decided? It sounds arbitrary and could miss people out or possibly be open to abuse.

I agree

I agree a safety net is needed, but the hardship needs to actually be exceptional

I agree to temporary support for those suffering exceptional hardship, as long as other agencies are involved to help sort out the claimant's problems

I am torn over this one as I do not think you should run a system that needs to have an exceptional hardship scheme available. It is too stressful and it's harsh to put people through the necessity of applying to another scheme for financial help. Many people will slip through the net especially since you are based in Dover and people would have to travel to you at a time when they have little or no money to spare. Do you have times when you're in Deal library any more? However, if the reality is that you are going to increase charges to everyone and decrease financial support then providing a scheme like this is essential provided it is easily accessible to all the people who live in Dover District ( not just those in Dover) and is properly funded and applied.

I have been to the food banks three times.

I have experienced hardship (still do some weeks), and it is essential that there is some help for people who see themselves in dire circumstances.

I suffer by trying to be more independent whilst currently unemployed.

I think there is always some benefit in not just applying blanket rules.

I think this is a very good idea.

I think this would be really helpful to applicants suffering exceptional hardship.

If run properly this would be a good option.

Important to have something as some of the other options could impact heavily on certain households.

In any welfare system cases should be on individual merit as no two lives are the same.

In implementing changes to CTS, the council should have a safety net for the very vulnerable

In principle this is a good idea, but I do worry about additional costs to the scheme. The vulnerable should be covered and therefore why is this necessary?

It may help very hard up and hard-working people.

It sounds like a nice idea in theory, but in practise I don't think it is feasible and may end up costing the CTSS more in money and resources.

Me!! I get no help, yet I'm single working mum struggling like mad L

More costs in operating this scheme should not override the needs of those suffering genuine exceptional hardship

My ONLY income is Carers Allowance.

Not sure how this makes a difference as you already help people who suffer hardship.

Only if it is for our own people and not for the immigrants

Open to abuse.

Some families are unable to work or can't find work and so get income support which is great but £77 does not cover the basics let alone leaving a penny for odd treats/Christmas/new clothes/shoes/haircuts and such like.

Some of the options proposed would necessitate an exceptional hardship allowance as some families/people would suffer.

Sounds good in principle, but there must be stringent rules applied to ensure claimants really are in exceptional hardship - people's perception of hardship differs wildly. It would also need regular follow-ups to ensure the claimants circumstances haven't changed for the better. Is there going to be a maximum time period in which they are able to claim this? Sounds an expensive option, but may be worth doing if the expected numbers of applicants is small

Sounds like a nice gesture.

Speaks for itself

System is complicated enough.

That I think would be helpful.

The proposals 1 to 12 inclusive will mean a reduction of support for claimants, it is only right that a safety net is in place for those with really exceptional circumstances

The CTS SHOULD BE SUFFICIENT if it's inclusive & helpful to its claimants but in its current form or with these harsh reductions it's going to cause more problems than it solves

The people who really suffer and need help, they should receive support.

There are always someone worse off than yourself and sometimes the pigeon hole does not fit all sometimes extra help is required but always seems once this is done they find there feet and actually cost less in long run

There are some claimants who suffer severe hardship through no fault of their own particularly the elderly and disabled.

There is no one size fits all and will support those in genuine need

There must always be exceptions and discretion used to support our fellow humans

This is better in the long run to assess individual cases.

This is happening, do something.

This is important.

This is needed

This seems a humanitarian move.

This should always be the case.

This will only work if it is adequately funded. Otherwise it could lead to sever restrictions on who would be eligible or not.

This would be a good idea especially for those who have lost their job and finding it difficult to find new work due to age/qualifications.

This would be useful.

This would make it even more complicated than it already is!

This would only source to complicate an already problematic system.

UK residents only

We are at an unstable time and I think this is a very nice idea!

We could all do with extra help.

We must support our most vulnerable society members.

What officials of the council and laymen regard as exceptional hardship differs so much.

While there may be more cost to this it really could help some families.

Who would police it

Yes help people

'Rules is rules' if you make a special case for one claimant, they will all think they are a special case and all be jumping on the 'band wagon' and you'll never get anywhere.

After a full investigation into habits of applicants ie drink, cigarettes, tattoo, piercing. If you can afford these they don't need help.

Always help hardworking people and those who really suffer put taxpayers before immigrants and benefit cheats.

An age group allowance.

As far as introduction of a scheme in addition to Council Tax support; I think generally this is a better idea, as hardship really is insufficient for a person.

Bearing in mind the other changes, it is important to ensure that hardship cases do not 'fall through the net'. This is a very important scheme.

Case by case, use medical support re long term conditions, those on zero hour contracts etc.

Clearly there are many people who are vulnerable or in very difficult situations who require more support than others.

Could be helpful to some.

Could such a scheme be temporary or act as just a 'start off' to any subsequent benefit?

Councils could really make a difference between life and death of this is applied fairly and consistently.

Depending on the situation as there are many working on the side.

Everyone should be looked at as different areas more rent etc.

Finally good idea.



Help is needed - lower payments so people get control of their finances.

Help special cases fair.

Help will be given to the people who most need it.

Help! yes

I don't think this would work.

I don't understand this as surely you should do this already.

I feel this one is essential, as there is always the exception and feel happy to think there is a scheme to help applicants who are suffering hardship.

I firmly believe that each case should be judged on merit.

I myself is suffering so would love my payments reduced and take longer to pay it, it will help me.

I think if you have less money you need more support, or if without the support the family will be in hardship and would fail to keep up with this or other bills.

I would not mind if it help people get out of hardship and a chance of getting a place to live.

I'm all for helping those with genuine hardship and not pay out to people using the system to get more money just because they know how.

It cannot be helped (being poor) and is a constant struggle already.

It's all part of having a change to live and have a home.

Just help people more now need help like cover the amount for people on low income.

Like me my family, my friends who all suffer starve to keep paying the council and government.

Many people have benefits stopped they should be covered whilst not getting money - or they get into debt. Court fees are not always the answer.

More help is needed for the vulnerable people.

No more desk pilots.

One scheme should be adequate or would you prefer people to rely on charity?

Open to abuse

People living in this extraordinarily excellent economy are living on the bread line and it's a case of take it or leave it, for the many not the few.

People on benefits should have maximum help with Council Tax.

Seems a good idea and thought this was already being used.

seems fair

So long as it is stringently monitored and they are genuinely in hardship.

Some circumstances are beyond your control. Upon proving without doubt, having a scheme can prevent a downward spiral.

Sometimes even with government money things can still not cover basic needs. No support for this around. Should be a service for that.

Stop making very poor people pay for overpaid council employees especially managers.

There are families struggling hardship due to redundancy or illness that can do with extra help.

There are many suffering hardship and can only become worse.

There does not seem enough support for hardship.

There is enough benefits no more.

There should be help and support for those suffering hardship, define hardship though?

There used to be schemes like this and they need to be bought back.

There will always be some households whose circumstances mean that their situation needs to be dealt with on an individual basis.

There will always be special circumstances where people need that safety net.

They're people who are just so unfortunate.

This is a must and judge each claim individually.

This is imperative if we are to remain a fair and reasonable society and allows for mitigating circumstances at discretion of the council.

This is important to allow flexibility to help genuine cases as the overall scheme is tightened up.

This is needed as there are people with almost no money left already!

This may cause extra costs to the scheme - but booking at individuals could save the scheme money in the long term.

This seems fair

This seems very sensible and could save money in the long run...

This would be good.

This would help in paying the usual essential bills as people can fall into debt (perhaps as an idea to consider - introduce utility bills benefit too to help with cost). Eg water - as vouchers.

Too open to fraud

Unless too many children and never working.

We all need extra help from time to time.

We are all individuals should in special circumstances definitely be treated as such.

When benefits get sopped for admin errors the time frame to rectify can cause hardship with long term effects.

Worth the extra cost, providing the 'red tape' is eliminated and exceptional hardship awards are decided using common sense and not by a computer!

Yes I am one of these with total depression.

Yes this should be approved.

Yes this would be fair and helpful to struggling families on low incomes.

Yes this would be good for ??? so best way forward.

Yes where individual circumstances dictate help should be provided.

You should always have flexibility to keep the most vulnerable.

**Option 14 – To take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Support.**

**Do you agree with the principle that Child Benefit or Child Maintenance paid should be used in the calculation of the Council Tax Support award?**

Yes	247	39.0%
No	274	43.2%
Don't know	89	14.0%
No reply	24	3.8%

**Your comments on Option 14**

Absent parents should pay for their children in any form, maybe more would if more schemes like this came online, taxpayers should not pay for broken homes or parents who cannot be bothered to pay for their children, it is extra income to the household if the parent was there there would be a reduction anyway

After watching TV programme there are families with 3+6+ more children. Just the child benefit alone would be enough to afford their Council Tax payment therefore they shouldn't get extra help with this.

All income into a household should be taken into account

All income should be included and need not affect the needy.

All of these sums of money are part of the household income and should be taken into consideration

As child benefit is not means tested and maintenance is not always regular and CSA has changed again this could cause hardship to come parents.

As covered elsewhere.

As I see it this option would increase child poverty amongst those families who receive Council Tax Support.

Because child benefit and child maintenance helps clothe children and buy shoes. Also the person doesn't always receive child maintenance even if they entitled.

Because I think you are penalising those people who have set up an agreement to support their children against those that haven't. It could be easier for absent parents not to pay if it affects the benefits that are received. I struggle already with maintenance I receive and the level of support you give me and if this changed, I would have to consider moving and my daughter is very settled at school here

Because people still need to live and support their kids.

Child benefit and any relating child payments are for the children!

Child Benefit and Child Maintenance is for the children not the claimant.

Child benefit and child maintenance is for the children.

Child benefit and maintenance should be for the benefit of the child and its needs not regarded as income.

Child benefit is for the child not the parent so should never be touched. Child maintenance should be taken as extra income though.

Child benefit of child maintenance is for the child not the council.

Child benefit should not be taken into account at all ever. This money keeps low income families going and effectively removing some of it by including in calculations is just wrong and will lead to more people applying to your hardship funds.

Child maintenance is not taken into account with other benefits and tax credits, not a fair offer.

Children are a choice and garner a wide range of benefits. In the present day having children seems almost to have become a state funded career choice.

Completely fair; Child benefit and Child Maintenance are still a source of income into a household. Dover DC provide services that children require and use

Dependant on the amount of income provided if substantial then yes if minimum then no.

Everything should be taken into account and people who already receive too much money on benefits, should not receive any more.

Families need more financial assistance.

Good idea.

Having a child is very expensive.

I agree with the principle, but I believe a minimum number of two children should be the baseline to work from, not all children.

I believe these payments are quite good and should be in the calculations when claiming CTSS.

I claim for 2 children, and I know it would cause me hardship, I would have to apply for help under option 13!!

I disagree because I have fought hard for my child maintenance and I can just about manage so if you reduce the support, my daughter would not benefit as she is.

I think these payments should be taken into account as its income.

I think this would mean hardship for one parent families.

I would consider child benefit/maintenance as income

I'm not sure about this question!

If family premium removed from calculation of CTSS this seems harsh on top.

If it is money they are receiving then it should be accounted for.

Income is income no matter from what source

It is an income people receive and as such should be taken into account

It is income after all.

It is still income so it should be taken into account in the calculation.

It seems unfair to base Council Tax partly on how much money they get that should be going towards the children.

It would depend on the circumstances and some families would receive less Council Tax support.

It would make the system of Child Maintenance even more complicated and that money is for the children and should not be taken into account at all.

It's all Income.

It's fairer.

Large families receive huge financial support from the government to pay a bit extra each month I believe would not greatly affect them.

Leave child maintenance and benefit alone! It is so little, but is a lot to some.

Make them pay more so they can't spend the money on drink and fags.

My child's maintenance pays for extra lessons. Child Benefit provides her with clothes, school trips!

No! This money is for the children - clothes, food, school trips and uniform. Not to pay Council Tax!

Only child benefit should be included in the council tax support, child maintenance is an unreliable source of income

Single parent families struggle enough. Taking child benefit or maintenance into account would be wrong. That money is for the child, so they should not have to pay towards Council Tax.

Some fathers manage to dodge the system. In my child's situation, I went to CSA and because he must have been working cash in hand I (or more like my child) gets £0 ever from her father. This fact breaks my heart that he gets away scot free (and our child was 100% planned too).

Start making pensioners pay something they also receive a lot of private pensions and receive a lot more money than normal people.

That money is for and should be spent on the children in question, schooling costs, clothes, activities etc.

That money is for the child and no household bills.

That money is for the children. How is it fair to take that money when it's needed for a lot more eg food, clothes?

This again impacts on those least able to pay this hated tax.

This is a separate payment to help children have a better life and education. English children suffer from lack of financial freedom.

This is income and should have always been included. It is part of a means tested system and should be included.

This should be taken into account as forms part of the household income.

This would equal out the penalties single claimants suffer.

This wouldn't be fair as this is put in place to children what is needed and in my case Child Benefit buys all my school stuff required.

Too many people exploit child tax benefit whereby they end up spending the money on themselves.

Unsure

What should be paid in maintenance and what is, is totally different things. It might be so the poor mum would have to be back and forth to council offices to try to get things sorted.

Will mainly affect women who get paid less any way.

Would it be possible to introduce a buffer so that those receiving less support do not lose out completely?

Yes definitely

(For me) maintenance amounts are disgraceful and still should need to be increased and are not guaranteed to be received from a absent parent.

Absolutely! 'you' take into account the little money I get via disability benefits and rent from my lodger - so everyone's 'income' should be taken into account!

Absolutely! It's still income!!

After ten years I have just received £20 per week for my two children in Child Maintenance. Someone I know in London gets £300 per week for one child so it should depend on living costs.

Again I feel this discriminates against people that have families with children!

Again that's outrageous , you have no rights to take money away from a child , Child benefit and maintenance pay, nets are for the child/ children to help with clothing and esp school uniforms which are now very expensive ,

Again, another good option.

Also take into account both parents (they could both be unemployed at the same time).

As Child Benefit and Child Maintenance is for the kids. You be taking food out of kid's mouth.

As child benefit is an income, this sounds like it should be included when working out council tax support. This looks like it would be very worthwhile for the council as it results in over £300k in savings.

As it pays to feed or clothe children.

As long as it remains beneficial for claimants to keep working - otherwise it's pointless.

As this is income it should be included.

Both are income into the house.

Can't say as you do not state amounts - you need to be clear and up front.

Child Benefit and Child Maintenance are both there for the benefit of the child, who being under 18 is not responsible for contributing to Council Tax. This is a source that should absolutely not be used in calculations of Council Tax.

Child Benefit is not substantial enough to take into consideration and not everyone gets CM reliably though.

Child Benefit/Maintenance is paid for the benefit of the child - not to pay household bills. This should not be classed as the adult's income as it doesn't belong to them and is not their income, it is the Child's Benefit.

Child Maintenance and Benefit are for the children's needs not the bills.

Child Maintenance maybe

Child Tax and Child Benefits are for children only so it shouldn't get touched.

Definitely needs looking into as some people receive hundreds some none and it's to provide for children within their house.

Definitely no. I have no children, but not fair on those that do.

Definitely this is a good idea. Excellent idea, if they can afford to 'breed', they can afford to 'feed' these people need to get their priorities right.

Depends on Child Maintenance received/number of children that Child Benefit is claimed for.

Depends on the circumstances.

Easily affordable the more kids you have the more money you get they can afford this easily.

Every situation is individual?

Generally the persons paid any Child Benefit do not have enough to live on anyway!

Good idea

I believe Child Benefit and Child Maintenance should not be taken into account when working out the calculation of Council Tax support.

I believe that claimants that receive high levels of either child benefit or child maintenance properly don't need to have so much support. I think that the support should be changed depending on the circumstances.

I don't agree on Child Benefit, but I do agree with maintenance being used. There's a huge financial difference between a single parent receiving £20 a week from an ex and £100 a week!

I don't think Child Benefit should be taken into account but agree Child Maintenance should be as some families receive relatively high amounts.

I thought this was in action already.

If someone wants to procreate whilst in financial hardship then they must carry some of the burden.



If the families on low incomes are not affected by this change in benefits.

It is income and should be taken into account.

It seems reasonable and fair as it is part of overall income.

It will put more people of the work eventually.

It's a fair balance and an income.

Its income

It's money for the child

Keep it separate. Unfortunately my ex has not paid a penny towards his children, but I am able to keep my finances straight of my own accord. Mixing it into the calculation can make it more complicated.

Low income families with children need more help.

Maybe - numerous children brings in more benefits from elsewhere.

Maybe any Child Benefit or maintenance is only taken into account of third plus child not first two as in option 12.

No this should not be included. These payments are for the children - not for families to use for themselves - ie cigarettes, drink etc.

Other benefits like Income Support etc do not count these monies. I think it's good a parent can have that extra cash for 'their children' and not have it compromised!

People with children are just having children to get more money off the state and not contributing anything.

Providing for children is hard enough. Most people rely on the Child Benefit. Maintenance is for children.

Really!

Ridiculous, why should it be taken to account, it's not taxable?! Penalising the poor!

Seems fair to me.

Seems only fair

Single parents struggle as it is!

So then the child won't benefit from their maintenance. Can't believe this has been asked.

Some people get these on mutual agreement and get much more money from this than working part time.

Sometimes maintenance may be missed leaving people to struggle - needs to be a way of ensuring this is not the case.

Stop illegals and people bringing loads of kids.

Strange why this hasn't been done this way in the first place.

Strongly disagree - that money is there to support the child(ren) not the council/local authorities.

Taking money from children would be like stealing!! Why make children suffer!

That money is for the child-children. Not all parents spend it in the pub or on tobacco.

The one benefit should not affect the other, as people only claim and are awarded benefits when in dire need. The one benefit should not affect the other, as people only claim and are awarded benefits when in dire need.

The provision should be based on property and banding not on family and allowances exempted unless they are healthy as health worsening impacts on NHS and social services so it would have a negative impact in other areas and worsen local economy in long run.

These two are for the kids. How else do we find money to raise them?

This affects children which is unfair.

This hits families again. Those with two plus children at school will know all too well how to 'go without' in many other areas of life already.

This is fairer to those not receiving maintenance.

This is needed for child.

This is the children's money?

This just reduces benefits to the most vulnerable.

This should not be took into consideration as it is your child's money not yours.

This will bring hardship to people who can least afford to pay more. That money is for the children. You can't give it in one hand and take it from another.

This will bring hardship.

Two children tops. No support after two.

Why? Child Benefit etc is for the children not to pay Council Tax.

Yes again squeeze the poor.

Yes these should be taken into consideration.

Your graph shows second maximum amount of revenue retrievable (good idea). It's still income. I know from family and friends their young daughters and sons are out drinking, clubbing, snorting and smoking. Hit them where it hurts and stop them spending their benefits on such things.

## Preferences on the options being consulted on

What would be your order of preference? Please choose and rank your top four options in order of preference by writing a number from 1 – 4 in the boxes below, where 1 is the option that you would most prefer and 4 is the least.

Option	Preference order
<b>Option 10</b> – Reduce the period for which a person can be absent from Great Britain and still receive council tax support to four weeks.	1
<b>Option 13</b> – To introduce a scheme, in addition to council tax support, to help applicants suffering exceptional hardship.	2
<b>Option 4</b> – Reduce the savings, capital and investment limit from £16,000 to £6,000.	3
<b>Option 1</b> – Increase the minimum contribution working age recipients will need to pay towards their council tax charge from 5% to 10%.	4
<b>Option 12</b> – To limit the number of dependant children within the calculation for council tax support to a maximum of two.	5
<b>Option 14</b> – To take any Child Benefit or Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Support.	6
<b>Option 9</b> – Reduce backdating of new claims to one month.	7
<b>Option 6</b> – To restrict the maximum level of council tax support payable to the equivalent of an average band D property charge.	8
<b>Option 3</b> – Using a minimum set income for self-employed earners after one year.	9
<b>Option 5</b> – To introduce a standard weekly charge of £10 for all claimants who have a non-dependant living in their property.	10
<b>Option 2</b> – Increase the minimum contribution working age recipients will need to pay towards their council tax charge from 5% to 15%.	11
<b>Option 8</b> – Remove the Family Premium for all new working age applicants.	12
<b>Option 11</b> – Remove the element of a Work Related Activity Component in the calculation of the current scheme for new Employment and Support Allowance applicants.	13
<b>Option 7</b> – To restrict the maximum level of council tax support payable to the equivalent of a band C property charge.	14

## **Alternatives to reducing the amount of help provided by the council tax support scheme**

**Please use this space for your comments on the alternatives.**

(Good ideas)

\*Increasing council tax is unfair, particularly to those just outside the income levels necessary to claim any benefits, council tax rebates etc. \*I don't think the funding available for other services should be reduced \*I don't know what savings the council has so cannot comment on this point It may be necessary to do a combination of the above three ideas if the council tax support scheme cannot be changed. I think it is essential to not let the town get even more run down than it is now, otherwise everyone will loose including those claiming benefits of all kinds

All Dover District residents, whether they receive help with paying Council Tax or not, benefit from the work that the Council does. It is not fair to cut services that we all benefit from to continue to pay benefits in the manner in which we are doing at the moment.

An overhaul of the benefits systems in the local area needs to be made to establish genuine hardship and none genuine hardship

Any alternative should seek to protect the most disadvantaged. From my point of view the disabled and sick should be protected at all costs.

Can't believe many people are going to take the time to trawl through all the 14 options, seems a very long winded route, when I bet the decision about what will change has already been decided & finalised this is just a "seen to be listening" exercise .

Canterbury is now full of foreign people. Genuine English families are struggling to find cheaper housing and living costs. The London families in the Canterbury barracks should not be there. Residents of Canterbury should have the barracks instead.

Cap payments to immigrants and restrict the accommodation that any person without UK status can apply for.

Consideration should be given to increasing Dover District council tax to begin to compensate for reductions in government funding - people expect and need services and where this has to be funded locally rather than nationally, then that is better than cutting services. District Council Savings should be reserved for emergencies. Also we do not yet know the impact on the economy (especially for Kent and for Dover) of the Brexit decision. Simplistically, it would seem that an increase in council tax would be fairer because it would impact across on everyone, not just those on lowest incomes who qualify for support, which is what the current proposals appear to do. However it is important that any anomalies in who qualifies for council tax support are addressed.

Council Tax is my highest monthly bill atm. I live alone in a tiny cottage in a rural location with no amenities except bin emptying! So obviously I am opposed to ANY increase what so ever. I agree changes have to be made to cut costs but putting up CT should not be an option at all. What Council savings? Yes if the Council has savings then invest them wisely and use that to keep CT where it is.

Councils are unaware of the poverty in its area and changes will make things worse. Stop supporting refugees whilst not supporting our own.

Do not agree to an increase of council tax

Do not increase Council Tax

Do not increase CT its high enough already! And why is the single person supplement just 25%? It should be 50% (if a couple is used as basis for calculation). It's not fair.

Don't let the council invest in Iceland (the country).

Don't paid AA people so they can't buy drink

Don't pay council bosses such high wages for doing nothing!!!!

For seven years worked in this country. We apply for Council Tax support and child tax credit first time. But this is not for long period. It's just because only I working but my wife seats with kids. As soon as possible my youngest kid will go to the nursery my wife will find a job and we will get back like used to be and we will no longer need Council tax support. If everyone will do the same it will be good for you and for people who really need support from you. Thank you!

Go by outgoing per month not just incoming - it's just logic.

I am sorry I do not know how to talk about these things.

I assume the council savings are the surplus amounts from previous years budgets, unless provided with the sum held and the interest rates being enjoyed it is not possible to assess whether they are worth holding. Use the savings for the council's outgoings.

I disagree with all the above alternatives. A lot of people are working very hard just to make ends meet, and do not want an increase in council tax in order to fund those that don't work. Council services have already taken a hit, don't want any more reductions in services. Doubt the council have much in the way of savings and this would only be a short term option.

I do believe that those not in receipt of benefits are more than able to pay more in Council tax in order to maintain services and support for those who can't afford it. One or two pounds a week is easily affordable for every household in employment. Services are having to be cut for those in real hardship and it is time for taxpayers to step up and take responsibility. This would give the council the opportunity to provide much needed services in deprived areas and socially disadvantaged groups.

I do not agree as a full time worker to increasing the council tax the effects of austerity needs to be applied across the board rather than the continual penalisation of Middle earners.

I do not agree with the alternatives.

I do not feel that it is an acceptable option to increase the council tax payment for those of us who pay full council tax whilst the majority of the district are not paying the full rate for various reasons- I feel that these people contributing more or reducing council tax support should be explored first.

I do not like the idea of C/T rise for all none claimants.

I feel I have commented on each one proposed. I do not feel using council saving is a safe option as these should be retained for emergencies. DDC may need to reduce spend and as such this again should be under consultation.

I feel it would be fairer to alter the way one qualifies for CTSS rather than make claimants pay and extra charge in every case

I find the council tax a very real burden and that it is already far too high, an increase would not be welcome at all. We should send back all the unwanted migrants to France where they came from and stop spending our money on them for housing, schooling and health care. These things are just vermin and should be treated as such.

I pay enough tax and use a fraction of the services that most of these people use I should not have to keep supporting them

I think it's unfair that you are penalising those who rely on support due to low wages and any increases would hit the working family hard. I get frustrated that it's always the struggling people that get hit. There should be a lower savings cap as this is fairer

I think that my local council are 'excellent'. They do wonders with the budget the government give them, thank you.

I think the council tax is far too expensive as it is.

I think the proposed changes to CTSS appear to be a sensible thought out method of making saving required. As stated the other options would not be sustainable long term

I think you need to look at who you help as a lot of people are struggling on low incomes like myself and although I am not proud to be on benefits I had no choice when I became a single parent and I want to provide a good life for my daughter.

I think you should use savings if they're available. That's what everyone else has to do.

If council tax is increased beyond current levels I think the council could end up receiving less payments and having to chase more payments thus costing more than any revenue gained by increasing the cost of council tax which is already quite high. If reducing funding for services I think a consultation would need to be carried out so that there is broad agreement on what those savings could be. A proportion of council savings could be used as long as there was a sufficient emergency fund available to meet any unexpected event.

Improve council tax collection rates.

Increase the Council Tax. The current financial climate is certainly not the fault of the poorest people in our society.

Increases in council tax place an unfair burden on people who are already paying their fair share. Council services are already cut to the bone in many instances. If you use council savings in a few years down the road you would have to find even more money as once you have spent the savings there is no income to keep you going.

Increasing Council Tax and using council savings should not be an option. Reducing the funding available for other services needs to be discussed in detail. It is not that simple and we have into consideration not just the numbers, but also how these changes affect people's lives.

Increasing Council Tax for all encourages dependency. Council services are already at a bare minimum. This is not an appropriate use for Council savings.

Increasing Council Tax is a stop gap measure at best, as would be using council savings. The options laid out in the booklet.

Increasing council tax would make a mockery of the questionnaire I am completing. If you increase it and also increase the minimum payment from 6% to 10%, then I would be paying over the odds that I can afford. Reducing other services such as bin collections would increase the risk of disease from overflowing bins and vermin being around.

Increasing the Council Tax will only serve to cause friction and resentment between those of us who work hard and pay our taxes and those who are deemed able, but seemingly unwilling to pay theirs. Those who cannot pay through circumstances beyond their control, must be protected. Reducing funding to other departments, in particular Social Care, when people already feel that services have been cut to the bone, will cause irritation too. I am sure that the last thing the Council would want to do is use their savings....but then that is what you might want the public to do??

Increasing the Council Tax to pay for services we all NEED seems the fairest way to me. This option should of course carry its own safeguards. If this option pulls in more claimants for support then so be it. They or the council would not lose out as they would pay no more or less than previously but those who can afford it (and I include my household in this) would pay more (within reason) to keep and even increase services. That way the more vulnerable citizens can enjoy their lives and not just endure an existence.

It seems what I can't understand that the changes will affect the old and families that don't work.

Large numbers of pensioners who reside in the authorities area struggle to pay their council taxes while the feckless minority continue to take the micky, bring back the council tax.

Means testing of claimants taking mortgage repayments into consideration.

No reduction in council services. Pursue non-payment. Reduce arrears. Tackle fraudulent claims. Introduce a second home and empty home premium. Increase council tax

None of these would be long term solutions thus relatively pointless.

Not sustainable alternatives.

Pay the top people less and reduce their numbers

People are finding it hard enough.

Prioritise families living with disability as special cases - disability is not anyone's fault and causes a lot of hardship.

Some of the options are ridiculous common sense is apply to options with least impact.

Surely a small general tax increase shared among all of us, plus the savings proposed, would provide a more long term solution.

Take people that won't miss it not us.

Tax is too high already.

The alternatives provided are not fair on residents.

The alternatives would just delay the eventual need to make changes to the scheme.

The council tax should not be increased. Why should hard working families have the added burden

The increase from overall claimants paying 6 to 10/15% seems the most reasonable to me and I would be happy to contribute a little extra each month towards my Council Tax.

The only viable option is to raise Council Tax but options suggested should be seriously considered rather than any alternatives.

The proposed alterations in the booklet seem fair around to me, not much hardship noticed by these changes.

Things need to be safe and fair they also need to be affordable to all.

To be honest it really doesn't matter what we say the council will do what they want anyway.

To cover the increases from the alterations maybe benefits (ie Income Support/Working Tax Credit or whatever need to be increased to cover the shortfall and not leave families in £0 at the end of each month.

To increase council tax on already hard-pressed council tax payers would not be right. Reducing funding available to other council services would depend on which services these were. In my view council savings should only be used to fund capital projects or emergencies.

Use council saving so

Use council savings

Use council savings. Manage costs more effectively ie effective & efficient supervision/management of major items like cleaning, garbage collection, social care visits Do NOT increase council tax. South East Kent residents are suffering enough.

Using council savings

Using council savings would be best. People with little money cannot afford to pay out anymore.

We pay too much for a dead town like Dover

What happened to the 50 million pounds invested in Iceland? Only pay child benefit for the first two children.

Why cannot CTSS be scrapped and benefits be included in any Universal Credit calculation/payment?

Why not increase council tax?

You can only "dip in the pot" for a limited period so I would not consider that option. Other services are stretched but it does depend on what services could be reduced. Increased council tax bills is an option, but again people are seeing less and less for the money given so that would be very unpopular. I personally feel that we in Sandwich Road do not get value for money as it is. Especially when I see pavements being swept in Dover and yet we do not have a pavement and the grass verge is cut once a year if we are lucky, no street lighting etc.



You should not undertake any of the alternatives, you should implement all of the suggestions you asked us to review and rank. Working people in this country can no longer prop up the work shy wasters.

.

Alternatives are really a no go, current system needs overhauling.

As some of the options have already been implemented it was pointless asking.

Corporation tax, high over £100,000 income tax, help us, not fuck us, rick people tax and fuck you.

Council savings could be used.

Council tax already high. cannot comment on reducing funding to other services as do not know the impact it would have on them. Use council savings if there are enough funds.

Cut down benefits or limit them for illegal immigrants who won't work/fit in with society - give them a year on benefits to pay for a bedsit and give them chance to work/fit in/learn English - then after that reduce benefits.

Disabled people who are unable to work should not be included in the 'working age' group as by having disabilities preventing work/social activity/these people are already at a disadvantage/in hardship.

Do not apply saving restrictions for over 60's as this is their lifetime income.

Don't make further cuts! Look carefully at people who could do without getting Council Tax benefit and be fair to people who really need it.

Ensure that anybody entering the country (legally or illegally) pay their share of Council Tax.

Feel that Dover, Deal, Sandwich £800+ and we all under same money towards house Council Tax.

Get on a grip on this government look at the dumping ground we are in relation to other countries regarding overseas people and children we take the brunt of it.

I believe the proposals that have been set out would help at the moment.

I do not think increasing Council Tax is fair on the average working person.

I feel if a person is out the country longer than four weeks and not military or some sort of services then they don't need to be getting help.

I feel that there are more options available and the council should look at other councils to see if they have different proposals.

I have tried to take my own life. The council and government will make sure I do.

I having to children working 40 to 45 hours a week and without help from you and tax office. I will not survive and even so is hard. Any deduction will mean lower quality of life for my children. I'm not drinking etc but spending the money on their education.

I just about afford my monthly payments of rent and Council Tax as it is. I couldn't afford more as a single working parent -worries me actually.

I just feel people on low income should have more help and it covered for them.

I really did not know what to tick for the best. There was way too many options and couldn't work out what would be the best for me. I live alone with my daughter and I just about manage ok with her we are now so I'm happy as I am. Anna Brooke

I think everyone over age of 18 should make a Council Tax contribution. If not working could be £2 per month if living alone or if a non-working household with one parent, two children, one over 18, one under could pay £4 per month or something similar.

I think it's disgusting people coming to this country getting too much help and those organisations being told not to give to the English! As I know this as being a true fact!

I think option one would be best but combined with number 13 to safeguard for people like myself who only income is JSA.

I would oppose any scheme which doesn't share the burden created by non payers of council tax. Greater savings must be made by councils through sharing infrastructure and minimising the total cost to customers in general. DDC should be more innovative in finding savings and solutions.

If you have council savings you should use these, as in effect they are not council savings they are money that the public has paid to you with Council Tax or with direct government (again via tax pay).

Increase Income Tax for bands A, B, C. These are residents in better situations then other members of society probably of a better social class. Residents from other countries should not be able to claim unless resident of UK for three or five years and have evidence of paying to HMRC during this time! Any public building let out for functions/meetings increase rental charge 10%. I don't believe this will be considered it's just a way for KCC to show they have interacted with residents at the end of the day KCC will do what its what's and residents will have to adhere no matter what its ??? to lip service this is!

Increase the percentage paid on larger properties.

Increasing Council Tax would be unfair to people who don't receive CTSS. Other council services need more money, not less. A use of council savings would only be short term and not solve the problem.

It is very difficult to have a sensible opinion when there is no mention of my own circumstances - early retirement due to ill health or widowed.

Let's keep it simple for all our sakes.

Lower the wages of top officials!

May I suggest that, instead of penalising those who can't afford it, to cutting the wages of council staff. However, this is not likely to be suitable long term alternative is it?

Monies should be there to help British citizens before giving to outside agencies.

New plan - eg pay more up to in years and then reduce payments per family household.

None of these options seem feasible. Wages are not rising at a level which will allow people to pay more Council tax and funding to other services has already been cut to the bone. If the savings are used there seems little chance of replacing them in the near future and this same problem will reoccur in a few years time.

Not the answer at all!!

Option 10 in my opinion should only one week not more.

Option 15 - reduce the wages of all council staff in line with us on benefits then ask how they feel.

Options 9 and 10 should be implemented anyway.

Pay less to those who don't work so that they have an initiative to out and work towards their bills/benefits.

People who are not receiving benefits ie not disabled or ill have no idea how hard and stressful it is finding money from needed benefit.

Perhaps reduction through Income Tax for working families or reducing funding available to provide other council services as stated above.

Petition government for a revaluation of homes for Council Tax bands. Too many extensions to homes.

Possibly hugely increase Council Tax for the rich. They will still have hundreds of thousands of pounds to play with while the poor get poorer.

Put CT up slightly - as introducing new solutions will cost more money - which defeats the object.

Raising council tax hits some people who are just above the border line of low pay but they have to fund the subsidies. Reducing funding to other services is never a popular option and each service under threat would need to be looked at individually to assess how much damage it would do to that service and the people it affects.

Reduce the funding of other services.

Reduce wages of managers and gold plated pensions. I would like answers on how much we spend on illegal immigrants as well.

Sell off council property Sell off council land. Increase council tax for high value property upwards.

Single persons living in band C and above should be excluded from CTSS. Are HMO's charged per room as this would be a huge income for the council.

Sorry to be so inconvenient but I really don't understand.

Stop Council Tax support for anyone that has not lived in the UK for a minimum of three years (exceptions apply) if they are not contributing to the economy or are sending money back home to build their own palaces in their own country and are using the UK to fund this.

Stop wasting money on pay rises for bosses.

Stop wasting money policing protests ten to one. Protestor is criminal waste of tax payer's money!

Surely no using money to print leaflets in other languages/and the use of translators. If these people need to communicate then pay for the use of above. If you cannot be bothered to learn the language of your adopted country then you don't get help.

Tax the rich rather than cut for the poor.

The best service I feel would be to use council savings as if Council Tax is increased people will not cope.

There exists a mega wealthy elite in this country and the county of Kent. The council should make every effort to encourage this group that it is their own best interests to contribute more to our society to make up the shortfall.

This as like any changes are difficult as it could mean paying more as an individual, maybe seeing other council services reduced as a result of reduce funding or by using the council savings. No one obviously, likes having to pay more, but in reality we cannot ignore the facts that the council are receiving less and less from the government and that the money must be made up somehow. Lets hope that by making a few changes to the current council tax support scheme, the necessary savings can be made.

This form has been completed by the recipient's sister as recipient is illiterate.

This has not been easy for me as I'm getting over severe depression.

Upper management could take a pay freeze. Make better purchasing decisions. Stop paying contractors for shoddy service which should void a contract.

Use council savings to offer transition into any new scheme. Some increase in Council Tax would be fair and proportionate.

Utilising the council's budget efficiently and not spending it on wasteful projects! That's always a good start.

Wait for the new Chancellor to make his recommendation (Phillip Howard) and start again.

We very much welcome this comprehensive overview and analysis of ways in which costs can be saved - rather than raising Council Tax for everyone.

What about tenants that are disabled?

Why should I pay more when a lot of people especially the foreigners don't pay? If they pay we would not have an issue.

You could start by charging all these foreigners that are arriving , I'm sick to death of our hard earned money going towards their accommodation etc ,if they have money to get here then they can afford to pay their way here , Do what Denmark have done and confiscate any valuables bar for wedding rings ,,!,,, Start cutting down on high wage bills ,KCCs Paul Carter is on more money than the PM his wage should be halved along with a few others ,also cut down on the amount of councillors too ,and even better get rid of parish councils and plz plz get rid of DTC ,they are costing us thousands and do precisely nothing , We have a glorified secretary who is on 50g a yr which by rights she shouldn't be earning as she's not qualified for the job another 20g of our money is being spent on a college course for her which is prepos. There's a saving of 70g already ,What I find puzzling too is why our money being spent on a mortgage for a building Dover already owns ,and don't get me started on £500

Zero hour contracts makes it difficult to work out benefits as work fluctuates so much, what can you do about this?

**Please use this space to make any additional observations and comments on these proposals and suggest other options you may have.**

A local income tax

An affordable set level of payment seems to be the fairest option

Any decision should be balanced and fair to all, maybe if you sent the people receiving this benefit how much they would have to pay if working they may see the extra charges as good value, same should be for housing benefit

Basically you're fucking the poor, bring back Robin Hood.

Bearing in mind there will surely be more spend reductions in the future, will the council be considering ring-fencing the scheme afterwards to save the costs of re-evaluating things again?

Bureaucracy, managers and civic waste of money should be cut ??? support and housing of refugees stopped.

Check all fast food outlet staff to see if they get paid cash in hand.

Council tax increases should be last resort

Council tax is related to property value, the system of banding is out of date and needs to be reviewed. Possibly, single person discount should be reviewed and means tested.

Find a way of rewarding people to have no more than 2 children. Introduce strict immigration controls.

Give it to people who really need it.

Give pay cuts to Paul Carter and all senior managers in DDC and KCC.

Help low income families with cost for swimming and such like activities. Children at the moment often can't do any such activities because the money/household budget simply doesn't stretch because the money/household budget simply doesn't stretch to it (and learning to swim would be a valuable skill to learn).

How about charging council employees for using of council carparks, that'd bring in some revenue. Rather than have a permit, they could pay to park like the rest of us.

I am sure you will get a lot of people make comments about how hard there life is already hard enough but please use your common sense some of these proposals shouldn't even be here they should already be in force! Please take in my feedback and I am sure you will know the right choices and before you think I am some middle age stuck up man, I am not! I am a hard worker in the Dover area which pays full council tax and private rent but I use to claim this benefit so I know what it is like and so many people milk it! By the way I am only 23 and now earn a respectable salary in the town of £28,000 after tax but if we let these people keep getting it easy they won't go and get a job!

I concur with mostly all the options provided. I think it is only fair to make changes, as there are some are only a few pence over the limit to get help.

I don't agree with you wanting to hit the struggling people even more. Those with high savings should be agreeable to help more than those with nothing.

I haven't chosen more than two on the next page because looking at it from my situation I would really struggle to make higher payments and would just end up in debt!!

I hope you will not further financially penalise those on low incomes and benefits. There is only so much that people can take and that applies to any part of society but especially to those with little or no buffer between themselves and financial ruin. It's hard to live anything other than from week to week when you don't have a lot coming in and taking more from people like us every week you will make our lives that much more difficult AND increase pressure on other resources like your proposed hardship fund. There are a lot of really expensive properties in Dover District. Why are you not looking at increasing the amount of council tax those households pay in relation to the value of their properties?

I personally struggle on the money I receive now so could not afford a loss.

I understand you have to cut costs but don't always hit those of us that struggle already as this will result in life changes that are forced upon us

I would be interested to see the results of this survey.

I'm sure if you check your records it's these people who have trouble paying current amount.

If DDC got rid of a lot of high paid staff who are paid more than the average Joe Bloggs doing the same jobs in other parts of Dover then you wouldn't have to do this Survey.

If given a fifth choice of preferences I would put Option 12 as my fifth preference.

If I'm honest I don't really understand a lot of this, I pay what I'm told to pay. I do struggle to pay it sometimes, but it gets paid. If changes are made I will be totally confused again.

Increase Council Tax and use savings together.

It is strange that all my life I have taken nothing from the council in the way of housing, once I became an OAP and still living in my own home I am still expected to pay council tax when I only get my state pension do you not think all pensioners should get an automatic rebate?

Make people with higher income (of house band) pay more!! Or if more people live in property.

More parents and children that are genuine English will start to take their own lives if they always live in poverty.

Now that we have Brexited any EU nationals who are NOT working and ARE claiming benefits of any kind should be returned to their countries of origin. The same applies to non-EU nationals unless they have official refugee status. Anybody in the above categories who is working and paying income and council tax (even if they are getting rebates or benefits of some kind). I should be encouraged to stay. I think the council should have some influence over this as many non-Brits are claiming housing benefit and council tax rebates.

Option 8 is the best proposal. This will have no effect on the example claimants and if someone has between £6,000 to £16,000 available, they do not need financial support.

Over variable means to achieve fair and consistent savings without affecting services any further.

People on the scheme are on it for a reason. If you was to put the amount up then children will suffer cause the money to keep them would be going to the council and you would find a lot more being taken to court for no payment.

People who are in receipt of benefits may need support in understanding how to prioritise. May need help with budgeting advice etc. so please sign post people to health advisers re smoking etc. Pathways for LD health trainers etc. we need to work jointly and not all be doing the same thing

Reduce pension payments to council staff which seem unjustly high at mid and senior levels in current economic conditions. Reduce Admin staff in Council and council supported services. Look at use & cost of ambulance and paramedic emergency services which seem to be going out all the time: Are these case genuine medical emergencies? I witnessed 8 ambulance staff attend for over one hour+ because someone had told them (by knocking on their door!) someone was calling for help on the hills behind Mount Road. It was a brief argument between a walker and someone with a dog! The crew searched the hills all the way to the top of Aycliffe! The expense & time wasting!

Reduce the salary of fat cat council executives to bring their income in line with ordinary folk trying to get by on a small income. Do away with the stupid purple sacks for waste collection, this will save the cost of the sacks and their delivery and ensure that we have sacks for our household rubbish. Our rubbish goes into black sacks before re-bagging into purple sacks, when we have them. I take much of my household rubbish up to the tip in black bags anyway, I would like to see the option of doing this for a reduction in this hated tax. The rubbish collection system is a real problem for us. We have to keep our rubbish sacks in our bathroom, as there is no room in our small backyard as that is clogged with sacks full of tin cans and bottles.

Save on paperwork and postage by emailing or texting bills and replies to enquiries.

Stop providing free parking for blue badge users - yes provide specific spaces and charge 1/2 the prices as it will take a person longer to mobilise to their destination, but there is no need for these to be free. Seek to gain resource from our large inflow of foreign lorries - this may already happen but if not the wear and tear on roads etc is extreme, there are issues with the number of accidents and cost to Kent economy.

Tax lorries for parking where they shouldn't.

Thank you for consulting the people of Dover who are actually affected by the changes, I look forward to hearing the results.

The British government should not give so much to the foreign aid!! And help the British people first.

The current benefits system is wide open to abuse. Within the course of my job I have come across instances of people who have lied about their financial status or health in order to secure benefits. I think there should be a small surcharge on those households that have more than one adult in employment. I like the current system of alternating household waste with recyclable waste. Could the council be more stringent on the amount of waste that each household puts out each week? There seems to be a lot of houses that do not bother with sorting their recyclable waste, and have come across some that put out 2 wheelies each week.

The working person not claiming any benefit at all should not have to subsidise those that do not or will not work, raising the working persons council tax will just push more people into hardship

There are ways that could help increasing the funds of Dover District Council and also decreasing the cost of some existing services. People who are on benefits and they are currently unemployed, but they can work, should be the work of the Dover District Council for their benefits. There are community services that currently cost money to the Council that they could do. For example, collecting and emptying bins, cutting the grass, setting up events, educating and training other people, sharing their knowledge and qualifications.

There should be no further hardship placed on those already really needing support. But a rigorous approach to making sure that help is available to those genuinely in need might save money in the long term.

Undertaking this consultation is excellent, I hope lots of people engage. You should consider ways in which the digitally excluded could also comment

When I was at school, if the school wanted extras the school and the parents raised funds for these items. Such as new text books, books for the library new chairs for the hall - things that were not a necessity but made life better. Perhaps schools could raise more funds themselves with growing class sizes it is only a matter of time before they will need more of everything and the poor old council tax payer will be expected to stump up more once again!

Yes my wife and I will be claiming benefits. That is if you alter the payments.

You need to start up a business to generate more income and more jobs.

A question might be, how much does it cost to collect the small amounts payable in the current scheme.

Basically you're fucking the poor, when we are already poor.

Benefit help for housing and Council Tax is needed to help as cost of living is so expensive.

Charge all lorries cars and passengers coming into Dover via the port a local tax 50p to £1? And invest into the local area.

Council Tax has taken a lot of my savings over the years.

Council Tax once paid for all waste collections you have money coming in that used to be inclusive of Council Tax.

Don't keep asking silly questions! Get your books in order ie no Mayors banquet etc

For gloves and £3,000 to fix a necklace ,, Get rid of DTC and make he Town and it's ppl happy

Get a grip on the government they keep slapping themselves on the back about how great were doing. Something drastically wrong somewhere.

How about hit the rich harder and go easier on poorer people thereby creating fairer country.

I am happy with the situation and the assistance I currently receive



I believe this questionnaire is a waste of money. After all you will do whatever you want, won't you?

I feel that home owners should make a larger contribution as they have no rent to pay especially owners of multi-occupant houses.

I think I've made myself clear. Too many single women with children, too many immigrants with large families. Plus all pensioners even those on guaranteed Pension Credit should pay some Council Tax. In Dover a large number of Council Tax benefit receivers can't read or some can't speak English let alone understand the implications of the proposals. That is of course if they can even be bothered to fill the form in and send back even if they can read. I'm glad to have my say thank you good luck!

If benefit money is cut on claimants not working (but not because of illness) it will encourage them to work. I like the helping new businesses grow a lot as it encourages responsibility etc. Option 13 already exists - discretionary payment??!

If charges become too high and people simply cannot pay then it won't work adding court fees makes catching up an impossible task.

It isn't difficult to see that some of the proposed changes would net better savings than others and one just has to hope that these particular ones are chosen. As someone who only has a basic understanding of the current schemes, I am unable to contribute to other suggestions which may lead to the council saving money unfortunately.

It takes too long between transfers from work and benefits to benefits and this does not help people with paying for housekeeping or rent.

Lower valued members are barely surviving on state allowance to increase will penalise them when they are already struggling. Increase to 10% after 12 months to new claimant to allow them to adjust to new financial constraints. Preposterous - is this Dickensian starving the poor this will increase malnutrition affecting wealth and increase NHS with increase of admissions for starving/ malnourished people unable to live. Increase incrementally year one, two, three. Allow to build business and not stifle local economic growth/entrepreneurship. After six months 6%, 10% after 12 months. After three months allows time to get paperwork etc.

Make high income bracket residents support low income residents.

Make rich people pay more.

Make saving instead by getting rid of non-essential council staff on large salaries ie Acting Head of Customer Delivery - how much does he earn??

Maybe not long term but it would be a start.

Mr Robert Young, 21 Becket Close, Deal, CT14 6UD. Telephone: 01304 365 452 Mobile: 07981 882 625. Young's Typesetting Services Ltd Company Reg Number: 05891324

People that have lots of children and have a large house should be made to pay more as they choose to keep having children.

People who get a lot of money like rich people should pay more.

Poor become poorer whilst rich not paying any tax or 5% try find money there!!! For example Virgin Media.

Reduce the amount civic member's use for their official duties.

Stop killing the poor and tax and charge the people who can afford it (ie the rich).

Stop picking on people with disabilities its illegal.

Stop spending money on monuments and plaques. Charge for throwing fags and gum. But implement it.

Stop wasting money on unnecessary things as mentioned previously or even send out a letter which costs around 50p to get back an overpayment of 2p on Council Tax bill as you waste postage, printer ink, time, paper etc therefore losing £1 all for 2p!!!!!! This is true it happened to me.

Thank you for your time and consideration of the general public re their ideas on the options given here.

The aim is for DCC to become more efficient in this area of help, ie, give most benefit to those who need it most. Suggest collate data of those already receiving benefits and group them and size the Groups. Create three or four scenarios of benefit changes showing who will be affected amongst these groups vs the revenue saved for DCC... go with the 'fairest' option (eg the least numbers affected vs the most revenue saved).

The basic principles of hitting those with savings and assets is perhaps easy but unpopular and unfair. Some people sit on benefits for year after year and have no intention of helping themselves out of their situation. These proposals do not address the reasons why people seek to avoid and evade council tax. Tackling the long term scroungers is an essential task and not enough is being done to stop them.

The booklet was very confusing all this band B, C etc I didn't understand as don't know what the price is per band in first place.

The costs of living - food, household bills and equipment etc for disabled people are rising - cuts should be made in other areas.

The elected members of the council need to increase pressure on Westminster to increase funding to local councils so that it realistic enough to cover costs.

These seem to be fair changes.

These should not affect the most vulnerable or needy.

Unless a person from another country has 'special' status they should not be entitled to council services.

You will be putting families on the breadline.

## About You

### What is your ethnic group?

Prefer not to say	31	4.9%
English/Welsh/Scottish/Northern Irish/British	532	83.9%
Irish	1	0.2%
Gypsy	3	0.5%
Irish Traveller	-	-
Any other White background, please write below	12	1.9%
White and Black Caribbean	1	0.2%
White and Asian	-	-
White and Black African	-	-
Any other Mixed/multiple ethnic background, please write below	2	0.3%
Indian	-	-
Pakistani	-	-
Bangladeshi	1	0.2%
Chinese	-	-
Any other Asian background, please write below	6	0.9%
African	1	0.2%
Caribbean	-	-
Any other Black/African/Caribbean background, please write below	-	-
Arab	-	-
Any other ethnic group, please write below	2	0.3%
No reply	42	6.6%

### If you chose the any other option please specify:

#### Any other White background

British/Czech  
Danish  
European  
Greek

Latvian  
Polish  
Slovak  
Slovakia  
Slovakian

#### Any other Mixed/multiple ethnic background

Portuguese

### Any other Asian background

Iraqi kurdish  
Kurdish

Nepalese

### Any other ethnic group

Iranian, kurdish

### Are you male or female?

Male	202	31.9%
Female	311	49.1%
Prefer not to say	14	2.2%
No reply	107	16.9%

### What is your sexual orientation?

Bisexual	7	1.1%
Gay man	9	1.4%
Gay woman/lesbian	7	1.1%
Heterosexual/straight	445	70.2%
Prefer not to say	50	7.9%
No reply	116	18.3%

### What is your age?

18 to 25	21	3.3%
26 to 34	45	7.1%
35 to 44	83	13.1%
45 to 54	143	22.6%
55 to 64	150	23.7%
65+	22	3.5%
Prefer not to say	77	12.1%
No reply	93	14.7%

### What is your religion?

No religion	209	33.0%
Christian (all denominations)	255	40.2%
Buddhist	3	0.5%
Hindu	2	0.3%
Muslim	5	0.8%
Sikh	-	-
Jewish	1	0.2%
Other (please give further details below if you wish)	16	2.5%
Prefer not to say	45	7.1%
No reply	98	15.5%

### Other (please give further details below if you wish)

Agnostic  
Atheist  
Church of Jesus Christ of Latter Day Saints  
j w  
Jedi  
Orthodox  
Pagan  
Pagan  
Spirituality  
Universal  
Vegan

### How did you hear about this survey?

Council website	6	0.9%
Received a letter	543	85.6%
Email from the council	2	0.3%
Email from local organisation	-	-
Advert on facebook	2	0.3%
Other advert	-	-
Posters	-	-
Library	-	-
Attended an event	-	-
Other (please state)	1	0.2%
No reply	80	12.6%

ANALYSIS CTSS DDC FINAL ANALYSIS.DOCX

---

<b>Subject:</b>	<b>REVISED 2016/17 TREASURY MANAGEMENT STRATEGY</b>
<b>Meeting and Date:</b>	<b>Cabinet – 21 November 2016</b> <b>Scrutiny (Policy and Performance) Committee – 22 November 2016</b> <b>Cabinet – 28 November 2016</b> <b>Council – 30 November 2016</b>
<b>Report of:</b>	<b>Mike Davis, Director of Finance, Housing and Community</b>
<b>Portfolio Holder:</b>	<b>Councillor Mike Connolly, Portfolio Holder for Corporate Resources and Performance</b>
<b>Decision Type:</b>	<b>Non-Key</b>
<b>Classification:</b>	<b>Unrestricted</b>

---

**Purpose of the report:** To update the 2016/17 Treasury Management Strategy.

---

**Recommendation: Cabinet**

It is recommended that Cabinet recommend to Council that the revised 2016/17 Treasury Management Strategy be approved.

**Council**

It is recommended that Council approve the revised 2016/17 Treasury Management Strategy.

---

**1. Summary**

The purpose of this report is to update the 2016/17 Treasury Management Strategy (TMS) to enable prudential borrowing to support the Property Investment Strategy project to be undertaken.

Members should be aware that only the amended sections of the strategy have been included in the attached Appendix and the amendments have been highlighted. All other areas remain as approved by Council on 21<sup>st</sup> September 2016.

**2. Introduction and Background**

The Council produces an annual Treasury Management Strategy Statement (TMSS) as part of the budget setting process, which is incorporated within the Medium Term Financial Plan (MTFP) each year. The strategy includes the approved limits to borrowing activity set each year based on the committed plans at that time.

The Property Investment Strategy report included on the Cabinet and Council agendas includes details of the potential borrowing required to support that strategy and therefore the TMS now needs to be revised to reflect these levels and ensure proper authorisation is in place to enable the borrowing and investments to be undertaken at the appropriate time.

The revised TMS increases the capital financing requirement estimates, the operational boundary and the authorised limits for borrowing by £200m. All other sections of the TMS have remained as approved by Council on 21<sup>st</sup> September 2016.

Every proposal to borrow will be reviewed against the Prudential Code. In simple terms, “Prudential Borrowing” is affordable and can be repaid over the life of the asset.

The catalyst for producing the revised TMS is the potential borrowing that may be required for the Property Investment Strategy.

### 3. **Options**

**Option 1.** To approve the revised 2016/17 Treasury Management Strategy to enable the increased borrowing levels to support the delivery of the Property Investment Strategy. This is the recommended option.

**Option 2.** Not to approve the revised 2016/17 Treasury Management Strategy. This is not recommended as it means that the Council will be unable to undertake the borrowing required to support the project.

### 4. **Corporate Implications**

3.1 Comment from the Section 151 Officer: No further comments to add. (HL)

3.2 Comment from the Senior Solicitor to the Council: The Solicitor to the Council has been consulted in the preparation of this report and has no further comments to make.

3.3 Comment from the Equalities Officer: The report does not specifically highlight any equality implications, however in discharging their responsibilities members are required to comply with the public sector duty as set out in section 149 of the Equality Act 2010 <http://www.legislation.gov.uk/ukpga/2010/15>

## **Appendices**

Appendix 1 – Revised 2016/17 Treasury Management Strategy

### **Background Papers**

Medium Term Financial Plan 2016/17–2019/20

Revised 2016/17 Treasury Management Strategy

Contact Officer: Helen Lamb, extension 2063



## TREASURY MANAGEMENT STRATEGY 2016/17 Amended Sections – November 2016

### 2 THE CAPITAL PRUDENTIAL INDICATORS 2015/16 – 2018/19

#### 2.1 Capital expenditure

This prudential indicator is a summary of the Council's capital expenditure plans, both those agreed previously, and those forming part of this budget cycle. Members are asked to approve the capital expenditure forecasts:

	2014/15 Actual £000	2015/16 Estimate £000	2016/17 Estimate £000	2017/18 Estimate £000	2018/19 Estimate £000
<b>Capital expenditure:</b>					
General Fund	3,186	9,842	205,147	7,618	5,550
HRA	6,462	6,676	10,698	5,065	5,015
<b>Total</b>	<b>9,648</b>	<b>16,518</b>	<b>215,845</b>	<b>12,683</b>	<b>10,565</b>
<b>Financed by:</b>					
Capital receipts	743	2,019	2,997	388	5
Capital grants	3,104	7,536	1,806	2,480	1,545
Capital reserves	2,927	2,765	2,740	2,740	2,740
Other reserves	1,041	2,145	5,877	4,750	4,000
Revenue	1,833	2,063	2,425	2,325	2,275
External borrowing	0	0	200,000	0	0
<b>Net financing need for the year</b>	<b>9,648</b>	<b>16,528</b>	<b>215,845</b>	<b>12,683</b>	<b>10,565</b>

#### 2.2 The Council's borrowing need (the Capital Financing Requirement)

The second prudential indicator is the Council's Capital Financing Requirement (CFR). The CFR is simply the total historic outstanding capital expenditure which has not yet been paid for from either revenue or capital resources. It is essentially a measure of the Council's underlying borrowing need. Any capital expenditure above, which has not immediately been paid for, will increase the CFR.

The CFR does not increase indefinitely, as the minimum revenue provision (MRP) is a statutory annual revenue charge which broadly reduces the borrowing need in line with each asset's life.

The Council is asked to approve the CFR projections below:

Capital Financing Requirement	2014/15 Actual £000	2015/16 Estimate £000	2016/17 Estimate £000	2017/18 Estimate £000	2018/19 Estimate £000
CFR – non housing	11,685	11,685	236,685	236,685	236,685
CFR – housing	80,406	78,375	76,279	74,116	71,884
<b>Total CFR</b>	<b>92,091</b>	<b>90,060</b>	<b>312,964</b>	<b>310,801</b>	<b>308,569</b>
Movement in CFR	-	(2,031)	222,904	(2,163)	(2,232)

## 2.10 Current portfolio position

The Council's treasury portfolio position at 31 March 2015, with forward projections are summarised below. The table shows the actual external debt (the treasury management operations), against the underlying capital borrowing need (the Capital Financing Requirement - CFR), highlighting any over or under borrowing.

	2014/15 Actual £000	2015/16 Estimate £000	2016/17 Estimate £000	2017/18 Estimate £000	2018/19 Estimate £000
External Debt at 1 April	94,062	92,091	90,060	112,964	110,801
Expected change in Debt					
HRA PWLB repayments	(1,971)	(2,031)	(2,096)	(2,163)	(2,232)
DLC <sup>1</sup> borrowing allowance	0	0	25,000	0	0
PIS <sup>2</sup> borrowing allowance	0	0	200,000	0	0
<b>Actual gross debt at 31 March</b>	<b>92,091</b>	<b>90,060</b>	<b>312,964</b>	<b>310,801</b>	<b>308,569</b>
Capital Financing Requirement	92,082	90,060	312,964	310,801	308,569
<b>Under / (over) borrowing</b>	<b>(9)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Within the prudential indicators there are a number of key indicators to ensure that the Council operates its activities within well-defined limits. One of these is that the Council needs to ensure that its gross debt does not, except in the short term, exceed the total of the CFR in the preceding year plus the estimates of any additional CFR for 2016/17 and the following two financial years. This allows some flexibility for limited early borrowing for future years, but ensures that borrowing is not undertaken for revenue purposes.

The Director of Finance, Housing & Community (Section 151 Officer) reports that the Council complied with this prudential indicator in the current year and is expected to do so in the future. This view takes into account current commitments, existing plans, and the proposals in this budget report.

## 2.11 Treasury Indicators: limits to borrowing activity

**The operational boundary** - This is the limit beyond which external debt is not normally expected to exceed. In most cases, this would be a similar figure to the CFR, but may be lower or higher depending on the levels of actual debt.

Operational boundary	2015/16 Estimate £000	2016/17 Estimate £000	2017/18 Estimate £000	2018/19 Estimate £000
Debt	108,000	333,000	333,000	333,000

**The authorised limit for external debt** - A further key prudential indicator represents a control on the maximum level of borrowing. This represents a limit beyond which external debt is prohibited, and this limit needs to be set or revised by the full Council. It reflects the level of external debt which, while not desired, could be afforded in the short term, but is not sustainable in the longer term.

<sup>1</sup> Dover Leisure Centre

<sup>2</sup> Property Investment Strategy

1. This is the statutory limit determined under section 3 (1) of the Local Government Act 2003. The Government retains an option to control either the total of all councils' plans, or those of a specific council, although this power has not yet been exercised.
2. The Council is asked to approve the following authorised limit:

Authorised limit	2015/16 Estimate £000	2016/17 Estimate £000	2017/18 Estimate £000	2018/19 Estimate £000
General Fund Debt Limit	22,500	247,500	247,500	247,500
HRA Debt Limit	91,000	91,000	91,000	91,000
<b>Total</b>	113,500	338,500	338,500	338,500

### 3 ANNUAL INVESTMENT STRATEGY

Investment instruments identified for use in the financial year are listed below. Counterparty limits will be as set through the Council's treasury management practices.

#### In House Investments

Institution	Type	Minimum Credit Criteria	% / Value	Max period
DMO	Deposit	N/A	100%	N/A
Local Authorities	Deposit	N/A	100%	N/A
UK part nationalised banks <sup>3</sup>	Deposit	Green	£8m	1 year
NatWest	Deposit	Green	£20m	1 year
Other UK banks and building societies	Deposit	Green	£8m	1 year

For the purposes of the table above, in order to keep within the intended spirit of the maximum investment period, 6 months means "up to 186 days" and 1 year means "up to 370 days".

#### Non Specified Investments

Type	Value	Max period
Property Funds <sup>4</sup>	£3m	5 years

#### Direct Property Investments

Type	Value	Max period
DDC Controlled Companies	£200m	80 years
DDC Joint Ventures	£200m	80 years

<sup>3</sup> Due to the constraints in finding counter parties within the policy UK part nationalised banks will continue to be considered for investments of up to 1 year, on a case by case basis, so long as the credit criteria remains at least 6 months.

<sup>4</sup> These are indicative values to be reviewed if investment undertaken. Any changes to the limits to be delegated to the Director of Finance, Housing and Community, in consultation with the portfolio holder responsible for Finance.

**DOVER DISTRICT COUNCIL**

SCRUTINY (POLICY AND PERFORMANCE) COMMITTEE – 22 NOVEMBER 2016

**EXCLUSION OF THE PRESS AND PUBLIC**

**Recommendation**

That under Section 100(A)(4) of the Local Government Act 1972, the public be excluded from the remainder of the meeting for the remainder of the business on the grounds that the item(s) to be considered involve the likely disclosure of exempt information as defined in the paragraph of Part 1 Schedule 12A of the 1972 Act set out below:

<u>Item</u>	<u>Report Title</u>	<u>Paragraphs Exempt</u>	<u>Reason Exempt</u>
8	Property Investment Strategy	3	Information relating to the financial or business affairs of any particular person (including the authority holding that information)

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A  
of the Local Government Act 1972.

**Agenda Item No 8**

Document is Restricted