

## Option 1

### Should the Council continue to reduce Council Tax for eligible claimants in the way it does now?

We currently require all working age claimants to make a minimum payment of 18.5% towards their Council Tax.

#### Results of Survey

	Yes	No	Don't know
Overall	51%	38%	11%
Working Age CTR	76%	14%	10%
Other	39%	51%	10%

#### Estimated overall annual saving on the current scheme £Neutral

#### KCC Response

KCC do not support Council's protecting existing schemes

#### Summary

The results suggest that this is a preferred option for working age residents already in receipt of CTR. There would be no savings generated by this option and no impact on equalities, however it would mean the scheme is moving away from the welfare reforms introduced into the housing benefit scheme if no other options were chosen.

#### Sample of Customer Comments (verbatim)

- I should prefer the increased costs of services to be borne by people who earn more rather than less.
- The poorest should not be shouldering the cost of the cuts through no fault of their own.
- It must not charge poor people on low incomes
- YES.....Unless you intend putting half of TONBRIDGE IN COURT/Jail for non payment some people just can't afford it!.....
- It is important that we don't perpetuate poverty for those people who cannot earn enough to take them out of poverty. Especially if we are going to give the children of those families living in poverty a chance to be lifted out of poverty. Council tax is a major recurring household expenditure and non payment of the tax has significant financial impacts on the households immediately future budgets. It is a payment that cannot be avoided unless support is given for those that are most in need of support. As long as the tests to assess the person's ability to pay are robust and fair I am a strong support of the Council Reduction Scheme.
- AS a part-time worker and carer there is little enough margin for change in support. Anymore could result in not having enough money to meet the rent and council tax and result in homelessness. Or at best moving away to a much cheaper area with no friends or family for additional support.
- Most claimants receive other out of work benefits which often works out more than those working who receive nothing.
- I think only paying 18.5% is too low.
- As a person who works and am already struggling to pay council tax as it has gone up again I will be one off the people who will probably have to give up my flat. How about stop helping the dole dossers and help the people who do work!!

## Option 1a

### Do you agree to reducing the maximum level of support to 80%?

We currently require all working age claimants to make a minimum payment of 18.5% towards their Council Tax. This would increase to 20%. Reducing the maximum level of support available is a simple change to the scheme which is easily understood.

### Results of Survey

	Yes	No	Don't know
Overall	47%	47%	6%
Working Age CTR	44%	45%	11%
Other	49%	48%	3%

**Estimated overall annual saving on the current scheme £53,000**

### KCC Response

KCC supports the principle of reducing CTR discounts although and they have stated that the percentage increase should be higher than 1.5%.

**Sample of comments for this option are combined with Option 1b**

### Summary

The results suggest that residents have a split opinion on this option. Reducing the maximum level of support available is a simple change to the scheme which is easily understood and it generates a saving of £53k

## Option 1b

### Do you agree to reducing the maximum level of support to 75%?

We currently require all working age claimants to make a minimum payment of 18.5% towards their Council Tax. This would increase to 25%. Reducing the maximum level of support available is a simple change to the scheme which is easily understood.

### Results of Survey

	Yes	No	Don't know
Overall	43%	50%	7%
Working Age CTR	11%	79%	10%
Other	57%	37%	6%

### Estimated overall annual saving on the current scheme £233,000

### KCC Response

KCC supports the principle of reducing CTR discounts although they have not concluded what percentage should apply.

### Summary

The results suggest that residents are not in favour of this option especially those working age customers directly affected by this. A simple change that is easy to understand and applies equally across the board **but** it increases the amount all working age Council Tax Recipients must pay in Council Tax.

### Sample of Comments (verbatim)

- 1.5% might be feasible, 6.5% is impossible.
- Absolutely not. As a society we must help those who are vulnerable, not target them because it is a simple way to save money! Let those who can afford it pay more.
- hitting those that need it most, helps no-one
- Option 1a represents an 8.5% increase. Option 1b represents a 35% increase which is too much of a jump
- I believe that it should be reduced to 75%, but phase in over 2 to 3 years
- Further cost cutting is vital, a small cut would give a great saving overall
- A 75% reduction still seems generous, people will only have to pay 25% of the full rates
- dont want to penalise workers further
- and what will many of these people do for their ""free"" money. Buy iPhones, smoke cigarettes. You should make them work for their benefit so they understand the value of money.
- As long as there is an effective hardship exemption which is consistently applied and not open to abuse, the maximum level of support for those outside the hardship exemption should apply (otherwise you may struggle to fund the hardship exemption).

## Option 2

### Do you agree to removing the family premium for all new working age claimants?

The removal of family premium from 1 April 2017 for new claims will bring the Council Tax Reduction scheme in line with Housing Benefit. The family premium is part of how we assess the 'needs' of any claimant, which is compared with their income. Family Premium is normally given when a claimant has at least one dependent child living with them. Removing the family premium will mean that when we assess a claimant's needs, it would not include an allowance for the family premium (currently £17.45 per week). This change would **not** affect those on Universal Credit, Income Support, Income Related Employment and Support Allowance or Income Based Jobseeker's Allowance.

### Results of Survey

	Yes	No	Don't know
Overall	48%	40%	12%
Working Age CTR	27%	56%	17%
Other	57%	34%	9%

**Estimated overall annual saving on the current scheme: £30,000**

### KCC Response

KCC supports the principle of changing CTRS to be consistent with changes in Housing Benefit, Universal Credit and other Welfare Benefits.

### Summary

The results suggest that the majority of respondents agree to implementing this option (48%) however not the working age respondents in receipt of CTR. It does generate a saving and it brings the CTRS in line with Housing Benefit scheme

### Sample of Comments (verbatim)

- All families should be treated the same, not just those who claim from the 1st April 2017
- Children cost money, changing the rules isn't going to change that fact
- I don,t think it should be reduced
- I think it would cause hardship to some familys
- If this ties-in with central government changes then it should be taken forward.
- Multiple benefits and exemptions complicate the system and make it more costly to administer.
- Obviously a person with dependent children will have less disposable income than someone who does not.
- This is an awful attack on children.
- This is disgraceful!
- This is great. Good option.

### Option 3

#### Do you agree to reducing backdating of new claims to 1 month?

Currently claims for Council Tax Reduction from working age claimants can be backdated for up to 6 months where an applicant shows they could not claim at an earlier time. Central Government has reduced the period for Housing Benefit claims to 1 month. This option would see the Council's CTRS be aligned with the changes for Housing Benefit.

#### Results of Survey

	Yes	No	Don't know
Overall	74%	20%	6%
Working Age CTR	67%	22%	11%
Other	78%	19%	3%

#### Estimated overall annual saving on the current scheme £20,000

#### KCC Response

KCC supports the principle of changing CTRS to be consistent with changes in Housing Benefit, Universal Credit and other Welfare Benefits.

#### Summary

The results suggest that the majority of respondents (74%) agree to this option. It generates a small saving and it is a simple alteration to the scheme which is easy to understand when claiming Housing Benefit and Council Tax Reduction. It also brings the CTRS in line with Housing Benefit scheme.

#### Sample of Comments (verbatim)

- 3 months might be fairer in some cases, and/or with a proviso to make an exception to extend in extremely compelling circumstances.
- as a general rule yes, in exceptional circumstances, no
- Husband or wife dies, it would be difficult within a month to cover all paperwork
- 1 month maximum or no back dating at all
- 1 month should be plenty of time & make the administration simpler & more efficient
- This could lead to difficulties for the most vulnerable people
- This seems a sensible measure to take as long as residents are made aware of the change.
- There should be some flexibility if the reason is unavoidable
- If finances were pressing then discounts would be taken up promptly. not taking them up for 6 months suggests less financial urgency.
- Backdating is a ridiculous option altogether

## Option 4

### Do you agree to the use of a minimum level of income for self-employed earners after 1 year?

A weekly income figure (for example equivalent to 35 times the hourly rate of the National Living Wage) would be used as full time weekly wages for self-employed claimants declaring incomes below this level. Any income above this amount would be taken into account based on the actual amount earned. Incomes would still be verified and checked. The income would not apply for a designated start-up period of one year from the start of the business. Variations would apply to part-time workers.

#### Results of Survey

	Yes	No	Don't know
Overall	55%	31%	14%
Working Age CTR	38%	40%	22%
Other	62%	28%	10%

#### Estimated overall annual saving on the current scheme £150,000

#### KCC Response

KCC fully supports the proposals of a minimum income level for self-employed earners

#### Summary

The results suggest that the majority of respondents agree to this option (55%) however not working age customers in receipt of CTR. It would generate a significant saving and the treatment of income for self-employed claimants for Council Tax Reduction will be brought broadly into line with Universal Credit and it should encourage self-employed working age applicants to grow their business. KCC also support this change.

#### Sample of Comments (verbatim)

- If they are earning under the living wage after 1 year, business sense would say they need to look at their business case
- Agree you must assume if people go self employed they are doing it earn a decent living not to live on benefits, they pay less NI and less tax in most cases
- Do you know how hard it is to expand a business, I have been self employed for over 28 years and have had no help from local government
- sounds unfair to me ,hard enough being self employed
- There is no evidence that withholding benefits encourages people to increase their working hours. In many cases, claimants would really like to increase their hours or expand their business but are unable to do so due to the availability of work and / or the economic climate. It is not fair to punish these claimants for reasons that are outside of their control.
- Need to base reductions on fact not on assumption.
- People need to be encouraged not discouraged to self employment. I can't see this helping.
- This is fundamentally wrong. Assessments should only ever be made on actual real income!
- This may encourage people who are struggling to make a go of self-employment to give up and claim benefits instead. We should be supporting those who are our communities best hope of financial growth.
- This would seem to penalise people whose business is struggling.
- Why minimum would it not be fairer to use average income?

## Option 5

### Do you agree to reducing the period which a person can be absent from Great Britain and still receive Council Tax Reduction to 4 weeks?

Within the current scheme, applicants can be temporarily absent from their homes without it affecting the Council Tax Reduction. This replicated the rule within Housing Benefit. Housing Benefit has been changed so that if a person is absent from Great Britain for a period of more than 4 weeks, the benefit will cease. This option reflects the changes in Housing Benefit. There will be exceptions for certain occupations.

#### Results of Survey

	Yes	No	Don't know
Overall	87%	9%	4%
Working Age CTR	83%	12%	5%
Other	90%	7%	3%

#### Estimated overall annual saving on the current scheme £5,000

#### KCC Response

KCC supports the principle of changing CTRS to be consistent with changes in Housing Benefit, Universal Credit and other Welfare Benefits.

#### Summary

The results suggest that the majority of respondents agree to implement this option (87%), the savings generated are minimal however the treatment of temporary absence will be brought into line with the Housing Benefit scheme. KCC also support this change.

#### Sample of Comments (verbatim)

- Completely fair, perhaps there are rare circumstances it might need to be waived, but on the whole extremely fair & sensible
- Four weeks is ample time, however the armed forces should be exempt from this.
- i do agree with this issue as going aboard they don,t need the help in my eyes.
- If a person is low income, what are they doing travelling abroad?
- If they can afford to be away, they can afford to pay! Two weeks would seem far better still!
- if you can afford to be out of the country for more than 4 weeks, you probably don't need help paying council tax.
- Absolutely! Why not 2 weeks? I don't know anyone that is away more than 4 weeks unless they have a second home.
- But I think that if there are exceptional circumstances then they should be able to have it backdated.
- If can afford to be away that long can afford council tax
- May need to take in to consideration why they have left eg for family emergency reasons

## Option 6

### Do you agree to reducing the capital limit from £16,000 to £6,000?

At present, residents with savings, capital and investments of more than £16,000 are not entitled to any Council Tax Reduction. This option would lower that threshold to £6,000.

### Results of Survey

	Yes	No	Don't know
Overall	56%	37%	7%
Working Age CTR	44%	47%	9%
Other	59%	35%	6%

### Estimated overall annual saving on the current scheme £34,000

#### KCC Response

KCC supports reducing the savings threshold and accepts that reducing the savings/investment threshold would not present a significant risk of causing financial hardship

#### Summary

The results suggest that the majority of respondents agree to this option (56%) however not working age in receipt of CTR whom it affects most. It does generate a saving however it does not align to the Housing Benefit scheme. KCC support this change.

#### Sample of Comments (verbatim)

- £6,000 is adequate savings to have, if you were to have £16,000 you could use some of that before claiming benefits
- £6,000 at today's value is a very small amount of savings would just about buy a new hip, £16,000 is much more realistic
- £16,000 seems an excessive level of permitted savings under such a scheme
- Again too much of a job too quick. Circa 10,000 more of an acceptable figure
- but maybe drop to £10,000
- If they have the money, they should pay!
- Savings are for a rainy day; if you need to claim benefits, it's raining
- this would appear to discriminate against those who have managed their finances to build some capital
- £6,000 is still a significant level of savings.
- Does not seem fair. Does not follow ESA.

## Option 7

### Do you agree to using a standard level of non-dependant deduction?

Within the current scheme a deduction is made from Council Tax Reduction entitlement for people other than the applicant's partner who are 18 years old or over. That person would be expected to contribute towards payment of Council Tax. At present the weekly deductions range from £0.00 to £11.45 according to weekly income. The deductions would be replaced by a single figure, possibly £10 per week.

### Results of Survey

	Yes	No	Don't know
Overall	70%	17%	13%
Working Age CTR	58%	25%	17%
Other	77%	13%	10%

### Estimated overall annual saving on the current scheme £116,000

### KCC Response

KCC fully supports standardising deductions for non-dependant adults as it would make the scheme simpler as well as reducing the impact of CTR discounts on the tax base.

### Summary

The results suggest that the majority of respondents agree to implementing this option (70%) and it does generate a reasonable saving. It is simple to understand and to administer. KCC fully supports this change.

### Sample of Customer Comments (verbatim)

- My child has severe learning disability. At 18 years plus, he will still be just as dependent, if not more so
- If they are making waste that needs collecting, using roads, pavements etc they should pay like we have to
- Should be based on non dependants income as someone could earn £25,000 whilst another may earn £8000 so this should be reflected
- Yes, but £10 is not enough
- Must include an exemption for cared-for people, such as disabled
- It is an unfair assumption that individuals aged 18+ would be able to make a set contribution, rather than actual affordability
- Again, a massive jump from 0-10. £5 is a more realistic, achievable figure.
- Another form of pole tax
- Creates a simpler and fairer system
- Why not? if you are a non dependant then you should fairly contribute

## Option 8

### Do you agree to including Child Maintenance as income?

Currently any payments of Child Maintenance paid to either an applicant or their partner does not count when working out the household income when assessing entitlement to Council Tax Reduction. This proposal would allow the Council to include any Child Maintenance in the calculation.

#### Results of Survey

	Yes	No	Don't know
Overall	59%	32%	9%
Working Age CTR	50%	40%	10%
Other	63%	30%	7%

#### Estimated overall annual saving on the current scheme £200,000

#### KCC Response

KCC would support more research being undertaken into the impact of including child maintenance in household income therefore they do not agree that it should be changed at present.

#### Summary

The results suggest that the majority of respondents agree to this option being implemented (59%) and it would generate a significant annual saving however it would not be supported by KCC in this scheme.

#### Sample of Customer Comments (verbatim)

- Absolutely not!! It is not income, it is to sustain the child. I was a child whose father had to pay my mum maintenance and I can tell you it is not always paid on time or in full and is used for food, clothing and towards the mortgage - where a larger house is necessary due to there being children! It is the bare minimum for these needs and must not be considered as frivolous income!"
- At the end of the day child maintenance increases the income received, all income should be included for calculation purposes
- CSA has been abolished. Mothers must rely on integrity of the child's father in order to receive child support??? - or pay a collection fee, for payment to be managed. To include child maintenance, in CTR calculations, would result in mothers having to fight for child maintenance payments.
- Discourage payments of child maintenance is not for the Borough Council to worry about but the courts. I would imagine, but don't know, that the maintenance for the child includes their living accommodation and all the services that are needed for a safe environment. Therefore paying Council Tax is part of these services.
- Child maintenance is for the child, to buy clothes, shoes essentials, not to pay the parents bills
- "depends on how much, needs to me set limits and boundaries
- Its an Income, why should it be ignored!
- This is not income for extras, it is to pay for expenses for the child
- All income should be considered
- Child maintenance can be paid erratically.

## Option 9

### Do you agree to including Child Benefit as income?

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

### Results of Survey

	Yes	No	Don't know
Overall	61%	33%	6%
Working Age CTR	42%	49%	9%
Other	68%	27%	5%

### Estimated overall annual saving on the current scheme £180,000

### KCC Response

Including child benefit as household income would be contrary to KCC's strategic objectives to help children and young people to get the best start in life and to help vulnerable residents.

### Summary

The results suggest that the majority of respondents agree with this option being implemented (61%) however not working age CTR recipients whom it would affect most. It will generate a significant annual saving however it does go against KCC's policy aims and objectives.

### Sample of Comments (verbatim)

- Again , only the child suffers
- Again, people are using their children to increase their benefit income. It will prevent people from having large families.
- Child benefit are not controlled as to how it is spent , in many instances it is used in other ways to fund activities how related to pure child expenditure
- Child benefit is for the child, not bills
- It's an Income, Why is it not included.
- everyone needs to play their part they should not benefit twice from state help. it feels like double dipping to me. it does not look fair.
- Part only eg 50%
- The money should be used to clothe and feed the children.
- It's for child maintenance - not local Govt
- Include all income

## Option 10

### Do you agree to restricting the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge?

The current scheme uses the full amount of Council Tax charge irrespective of the band of the property. There are eight Council Tax Bands A to H with Band D being the national average. It is proposed that where an applicant lives in a property which is Band E, F, G or H then the Council Tax Reduction will be calculated on the basis of a Band D charge.

#### Results of Survey

	Yes	No	Don't know
Overall	54%	33%	13%
Working Age CTR	43%	37%	20%
Other	58%	33%	9%

#### Estimated overall annual saving on the current scheme £80,000

#### KCC Response

KCC supports capping CTR discounts but proposes that the cap should generally be applied to all properties above band C but accepts this could vary according to the make-up of the district.

#### Summary

The results suggest that the majority of respondents agree to this option being implemented (54%) and it does generate a saving. It would be easy to understand and administer. KCC also agrees to this change.

#### Sample of Comments (verbatim)

- A larger family may need to live in a larger home, and hence should not be penalised for this. Also, council tax bands have become less and less related to the value of properties over time and do not always accurately reflect the size of the property
- As we are limited in houses we can live in as recipients of HB and CTR (due to landlord prejudices), it is going to make finding properties even harder having to ensure that they are Band D or lower or suffering with the financial consequences!
- If people can afford large houses and have big families, then their need for council tax benefits aren't great. Giving people hand outs makes people greedier.
- Larger families usually have more tax credits, child benefit etc so can surely afford to pay a bit more council tax, unless the reason for a larger house is because of a disability which means children needs individual rooms.
- The subsidy should be a benefit, not a means of social-climbing!
- All bands should be considered for fairness.
- All claimants should be treated equally
- I live in a band E house. I can understand why this could work but some people including myself are in a property which is suitable for my needs and not a choice to be a band E could be deemed a rich reduction?
- Seems a bit too close to social cleansing!
- There would need to be flexibility for special hardship.

## Option 11

### Do you agree to removing Second Adult Rebate?

The current Council Tax Reduction scheme can grant a reduction of up to 25% in certain cases where the income of a 'second adult' (not the applicant's partner) who resides with the applicant and is unemployed or has a low income.

### Results of Survey

	Yes	No	Don't know
Overall	57%	31%	12%
Working Age CTR	39%	48%	13%
Other	63%	27%	10%

**For** - It would remove an element of the current scheme where the reduction bears no relationship to the income of the claimant **but** a small number of people who currently receive Second Adult Rebate will receive less support.

**Estimated overall annual saving on the current scheme £10,000**

### KCC Response

KCC supports abolishing this rebate in all districts.

### Summary

The results suggest that the majority of respondents agree with implementing this option (57%) however not working age in receipt of CTR. It will generate a small saving and remove an administrative burden. KCC supports the removal of this rebate.

### Sample of Comments (verbatim)

- again it should be based on total income
- I believe it would depend on whether the person is unemployed on health grounds or too lazy to work
- If there are only a 'small number of people affected then this is a proposal too far
- Perhaps it could be limited to 3 months to allow for temporary unemployment
- This may affect those with carers who rely on help and seems unfair
- I think that this could really affect 1st time buyers who are just starting out and I know how hard this is
- If it's not the partner/spouse then I think you can remove this reduction.
- All service users should contribute
- If the non-earning non-dependant were not in the household a single person discount would apply. The idea of second adult rebate is surely to mirror this concept.
- No 25% reduction is beneficial particularly to single parents whose children may only work part time and still study.

## Option 12

### Do you agree to removing the Work Related Activity Component in the calculation for new claimants in receipt of Employment & Support Allowance?

From April 2017, all new applicants of 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.

#### Results of Survey

	Yes	No	Don't know
Overall	76%	10%	14%
Working Age CTR	57%	21%	22%
Other	84%	6%	10%

**For** - Treatment of Employment & Support Allowance would be brought into line with Housing Benefit, it avoids additional costs to the CTRS, **but** some households would not gain entitlement.

**Estimated overall annual saving on the current scheme £2,000**

#### KCC Response

KCC fully supports the proposals to removing the Work Related Activity Component in the calculation for new claimants in receipt of Employment & Support Allowance

#### Summary

The results suggest that the majority of respondents agree to this option being implemented (76%) and the treatment of Employment & Support Allowance would be brought into line with Housing Benefit. It does generate a very small saving. KCC supports this change.

#### Sample of Comments (verbatim)

- people on esa need support
- made simple
- Seems appropriate to bring it into line with HB.
- if there is no drawback then why not do it.
- I see no disadvantages with this .
- I do not know enough about ESA
- How can someone on ESA pay more council tax when they barely get enough to live on
- Many physically/mentally disabled people are being moved into the work related group and receiving a cut in income, this could be an extra pressure on them.
- It would benefit to Council to bring everything into line with other Government benefits, which will make it easier for people to understand, rather than having lots of different systems.
- Council Tax reduction should be based on income, not if someone is on ESA

## Option 13

### Do you agree to restricting the maximum number of dependent children within the assessment of Council Tax Reduction to two?

Within the current scheme, claimants who have children are awarded a dependant's addition of £66.90 per child within their applicable amounts. There is no limit to the number of dependants' additions that can be awarded. From April 2017 Central Government say they will limit dependant's additions in Universal Credit, Housing Benefit and Tax Credits to a maximum of two. This will only affect households who have a third or subsequent child on or after 1 April 2017. It is proposed that the Council's Council Tax Reduction scheme is amended to reflect the changes in Housing Benefit and Central Government Benefits. There would 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.

### Results of Survey

	Yes	No	Don't know
Overall	79%	17%	4%
Working Age CTR	79%	17%	4%
Other	79%	18%	3%

### Estimated overall annual saving on the current scheme £25,000

#### KCC Response

KCC supports the changes to dependent children adjustments even though it is contrary to their strategic policies because it aligns the CTRS with changes to housing benefit, Universal Credit and other welfare benefits.

#### Summary

The results suggest that the majority of respondents agree to this option being implemented (79%) and it would be easier to understand and bring it into line with Housing Benefit, Universal Credit and Tax Credits. It does generate a saving and KCC agree with this change.

#### Sample of Comments (verbatim)

- Again, it's hiotting children not the work shy
- If a family has more children then you cannot just disregard them, that's insulting at the least.
- If they can afford a third child.....!
- I think there are good safeguards in place and that people choosing to have a 3<sup>rd</sup> child should be thinking if they can afford another child, without everyone else paying
- It should be 0, if people can't afford children they shouldn't have them
- Should a marriage break up the parent caring for the 3+? Children will be struggling to survive
- The family all have to be fed, however many children there are
- As a single person I have a big problem with those who have a lot of children without the ability to afford to keep them
- S as benefits beign cut throughout where do you expect families to get the extra money from?
- This is deeply ridiculous. It suggests people on low incomes should not be allowed to have children and that children themselves should be punished for existing.

## Option 14

### Do you agree to introducing a scheme, in addition to the CTRS, to help applicants suffering exceptional hardship?

The option would introduce a scheme whereby individual cases would be looked at on their own merit and decisions made as to additional help made at the discretion of officers, based on a Council policy. This would:

- Provide greater flexibility to the Council to help those that need it most.
- Enable a safety net for those households suffering exceptional hardship

### Results of Survey

	Yes	No	Don't know
Overall	74%	16%	10%
Working Age CTR	69%	13%	18%
Other	75%	19%	6%

### Estimated overall annual saving on the current scheme: Cost variable

#### KCC Response

KCC supports the principle of a hardship fund to help families that face exceptional financial difficulties however they would like to see further proposals on how such a scheme would operate and how the scheme would be funded.

#### Summary

The results suggest that the majority of respondents agree to this option being implemented (74%) and it would allow us to look at individual households that are affected by any changes to our scheme. It would cost all preceptors to adopt this scheme which would be variable depending on how many successful claims we had. KCC supports the principle but would like more detail.

#### Sample of Comments (verbatim)

- Depends how you define hardship and how the money is awarded
- I support the principle of a safety net but this shouldn't give carte blanche for all reductions to the benefit
- No one know's what misfortune may come upon them ie ill health
- No! the administration of such a scheme would be an expensive nightmare. It would also be putting too much power in the hands of council officials
- Rhe REALLY deserving should be protected, especially children
- There will Always,s be issue,s with what ever is agreed
- This can often be a grey area
- Additional costs would fa outweigh any benefit
- Any safety would be a good thing
- I am astonished that this does not already exist.

## Alternatives to Changing the Scheme

- **Should the level of Council Tax be increased?**

Increasing the level of Council Tax to keep the current Council Tax Reduction Scheme would mean all residents in the Borough paying more. The Council would need to hold a local referendum to ask residents to vote whether or not they would support such an increase as it would be likely that this increase would be more than 2%.

### Results of Survey

	Yes	No	Don't know
Overall	22%	72%	6%
Working Age CTR	20%	65%	14%
Other	22%	75%	3%

**Estimated overall annual saving on the current scheme: A 1% increase in Council Tax would generate a cost to the scheme in the region of £30,000 through increased Council Tax Reduction entitlements.**

### Summary

The majority of respondents do not agree with implementing this option (72%) and the Council would have to invoke a referendum.

- **Should funding be cut to other Council Services?**

If we decide not to change the current Council Tax Reduction Scheme this will mean there is less money to deliver all the other services provided by the Council. Those Services, without exception are already being scrutinised and facing budget cuts wherever possible.

### Results of Survey

	Yes	No	Don't know
Overall	38%	51%	11%
Working Age CTR	52%	30%	18%
Other	33%	59%	8%

**Estimated overall annual saving on the current scheme: £Neutral**

### Summary

The majority of respondents do not agree with implementing this option (38%) and all residents of the Borough would be affected through reduced or stopped services.

- **As an alternative should the Council use its savings to support the current scheme?**

Using savings to protect the CTRS would be a short-term option.

### Results of Survey

	Yes	No	Don't know
Overall	40%	47%	13%
Working Age CTR	57%	27%	16%
Other	34%	56%	10%

**For** – Little impact on recipients of Council Tax Reduction **but** this is not a sustainable options. Reserves would rapidly diminish putting the Council at risk.

**Estimated overall annual saving on the current scheme: £Neutral**

### Summary

The results suggest that the majority of respondents do not agree with this option except for working age CTR recipients.

### Sample of Comments for Alternatives (verbatim)

- Depends on which services you cut, how much you have squirrelled away and how much you want to increase it
- I don't agree with any of these proposals to be frank with you but was asked to chose
- I don't see any penny pinching going on in the council offices, what about stopping the twin town junkets that go on
- I would have no objection to the Council making these changes
- Increasing council tax would mean you would be paying more benefit so a bit pointless
- It would depend on the reserves available
- Many of these options to reduce council tax reduction target the poorest and most vulnerable in our community.
- Need to recognise the very real hardship of benefit level income
- Services are too thin, it would be unfair (to increase the level of council tax)
- Council services have already been reduced to a minimum yet council tax has gone up this year