



Oadby and Wigston Borough Council

TO COUNCILLOR:

G S Atwal
E R Barr
L A Bentley
Miss A R Bond
G A Boulter
J W Boyce
Mrs L M Broadley
F S Broadley
D M Carter

Ms K M Chalk
Miss M V Chamberlain
M H Charlesworth
M L Darr
B Dave
R F Eaton (Mayor)
Mrs L Eaton
R E Fahey
D A Gamble

Mrs S Z Haq (Deputy Mayor)
J Kaufman
Dr T K Khong
Mrs H E Loydall
K J Loydall
Mrs S B Morris
R E R Morris
R H Thakor

Dear Councillor et al

I hereby summon you to attend an **EXTRAORDINARY MEETING** of the **COUNCIL** to be held at the **COUNCIL OFFICES, STATION ROAD, WIGSTON** on **TUESDAY, 17 JANUARY 2017** at **6.15 PM** for the transaction of the business set out in the Agenda below.

Yours faithfully

Council Offices
Wigston
09 January 2017

A handwritten signature in black ink, appearing to read "Mark Hall".

Mark Hall
Chief Executive

AGENDA

PAGE NO'S

1. Calling of Order of the Meeting

The meeting of the Council will be called to order to receive His Worship The Mayor and Deputy Mayor.

2. Apologies for Absence

3. Declarations of Interest

Members are reminded that any declaration of interest should be made having regard to the Members' Code of Conduct. In particular, Members must make clear the nature of the interest and whether it is 'pecuniary' or 'non-pecuniary'.

4. Council Tax Support Scheme

1 - 27



Council	Tuesday, 17 January 2017	Matter for Decision
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Title: Council Tax Support Scheme

Author: Jacky Griffith (Welfare and Taxation Manager)

1. Introduction

This report recommends a revised Council Tax Support (CTS) Scheme

2. Recommendations

2.1. Council approve the Council Tax Support Scheme for 2017/18.

- i) The level of maximum Council Tax Support for working age customers remain at 85%.
- ii) Council Tax Support rules are aligned to Housing Benefit rules including for future changes to facilitate efficient administration.
- iii) That delegated authority be given to the Section 151 Officer to adjust the Council Tax Support Scheme annually with regard to the uprating of personal allowances and premiums and changes to the Universal Credit Scheme affecting the Council Tax Support Scheme as announced by Central Government.

2.2. Council decide whether to adopt the following changes as part of the Council Tax Support scheme.

- i) Reduce the capital limit to £6,000
- ii) Restrict the amount of the CTS award to Council Tax Band D This means that anyone who applies for CTS who lives in a property banded E to H would have their CTS calculated as though they were in a Band D property.

The above 2 changes will realise minimal savings for the council but would demonstrate fairness in applying any scheme restrictions across a wider range of working age client groups and direct funds to those who need it the most.

3. Information

3.1. Members were briefed on 6 December 2016 on the background to the CTS scheme, the considerations for changing the scheme, the consultation exercise and outcomes and how scheme changes would impact on customers who are reliant on CTS to help pay their Council Tax. Copies of the presentation slides were shared with all members.

Members had the opportunity to ask questions both at the meeting and after the meeting by emailing the Welfare and Taxation Manager. No additional questions were posed after the meeting.

3.2. Background

On 1 April 2013 Council Tax Benefit (a national benefit) was replaced with a localised scheme called Council Tax Support (CTS). Central Government reduced the amount of funding that Oadby and Wigston Borough Council received to pay for the new

scheme. The effect of this on local residents was that everyone, except those who had reached state pension credit age had to pay something towards their Council Tax.

Central Government determined that people who had reached state pension credit age would be protected from the reforms and developed a prescribed scheme to ensure that pensioners were not adversely affected.

Leicester, Leicestershire and Rutland Councils have used *The Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012* commonly known as the Default Scheme as a core for the development of their local Council Tax Support Schemes. Agreed amendments to the Default Scheme have been made to tailor the scheme to suit local requirements. A schedule of those amendments is included at **Appendix A**.

From 1 April 2013 working age residents receiving CTS had to pay at least 8.5% towards their Council Tax.

From 1 April 2014 Oadby and Wigston Borough Council changed their scheme and working age residents receiving CTS had to pay at least 15% towards their Council Tax.

The CTS Scheme for Oadby and Wigston Borough Council has remained unchanged since 2014. Overall funding from Central Government has continued to be cut and this places the Council in the position of having to reconsider the CTS Scheme for 17/18.

3.3. Scheme Options

The following CTS scheme options for working age customers were considered

Option 1	Make no change to the current limit of support	Customers pay at least 15% of their Council Tax bill
Option 2	Reduce the limit to 80%	Customers pay at least 20% of their Council Tax bill
Option 3	Reduce the limit to 75%	Customers pay at least 25% of their Council Tax bill
Option 4	Reduce the limit to 70%	Customers pay at least 30% of their Council Tax bill

The following options are also to be considered within the scheme:

- **Align CTS to Housing Benefit (HB) rules including future changes.**

Many customers receive both CTS and HB. Currently some of the rules that affect HB are different to the rules that affect CTS which can be confusing for customers who have to understand different sets of rules which can be complex.

The following changes have taken place in the last 12 months which would be aligned from 1 April 2017:

- Backdating of claims to one month only (period was previously 6 months)
- Withdrawal of the family premium for new claims
- Changes to the temporary absence rules reducing the allowable period of temporary absence outside GB from 13 weeks to 4 weeks.

The CTS scheme would also be aligned to future HB changes.

Most councils align their CTS schemes to HB to facilitate the efficient administration of claims.

- **Reduce the capital limit to £6,000**
- This means that anyone who is not in receipt of a passported benefit (Job Seekers Allowance (Income Based), employment and Support Allowance (Income Based) who has capital/savings of £6,000 or more will not qualify for CTS.
- **Restrict the amount of the CTS award to Council Tax Band D**

This means that anyone who applies for CTS who lives in a property banded E to H would have their CTS calculated as though they were in a Band D property.

3.4. Consultation

Consultation took place between 4 August 2016 and 28 September 2016. A summary of residents responses to the consultation are detailed at **Appendix B**. Further comments received from residents who responded to the consultation are detailed at **Appendix C**.

Leicestershire County Council as major preceptors were also consulted and they provided the following response:

The County Council is pleased that a joint public consultation is being undertaken on changes to the Local Council Tax Support scheme. The Council is keen for the schemes to be revised to:

- a) Improve the fairness of support levels and, where possible, have consistent schemes across Leicester and Leicestershire, and
- b) Maximise Council Tax income available to the Council and wider public sector.

As District Councils know the majority of any reductions in support levels will accrue in extra income to the County Council rather than District Councils, although a meaningful amount will also go to Fire and Police. Although the County Council recognises the final decision will be a balanced one that will need to take account of the public consultation and impact assessments, the Council would urge you to take due account of the impact on the wider public sector's financial position when considering any changes to the scheme. The County Council believes that our position as the lowest funded County Council in the country and the significant savings we need to make is well known. Failure to generate extra council tax income will mean even more savings will need to be made. The County Council would therefore support District Councils to reduce the levels of Council Tax support to 70%.

The County Council has acted quickly to plan sensibly for the impact of austerity and has already made savings of around £135m over the last six years and is set to make further savings of around £100m over the next five years. Those earlier savings were weighted towards efficiency savings but the scope for further efficiencies is diminishing and the balance of savings will need to move towards service reductions, which will impact on the service users and residents of the County.

The County Council recognises the impact of the changes on affected groups and will continue to provide funding to support the most vulnerable people affected through a discretionary discount fund contribution.

3.5. Discretionary Council Tax Support Scheme

A Discretionary Council Tax Support scheme has been in place since 1 April 2013 to support residents who need additional help to pay their Council Tax. This is funded by Oadby and Wigston Borough Council and the major preceptors; Leicestershire County Council, Office of the Police and Crime Commissioner and the Combined Fire Authority.

3.6. Working with Partners

Oadby and Wigston Borough Council have shared best practice and worked in partnership to develop this Council Tax Support Scheme with:

Blaby District Council
Charnwood Borough Council
Harborough District Council
Hinckley and Bosworth Borough Council
Leicester City Council
Leicestershire Combined Fire Authority
Leicestershire County Council
Melton Borough Council
North West Leicestershire District Council
Office of the Police and Crime Commissioner
Rutland Unitary Authority

The Authorities have devised a shared scheme that operates in a consistent manner across Leicester, Leicestershire and Rutland but allows each Council to tailor its scheme to suits its local needs, whilst ensuring that scheme is fair, effective and affordable and seeks to protect the vulnerable.

The following Appendices are included with this report:

Appendix A	Local Council Tax Support Scheme schedule of amendments
Appendix B	Consultation outcomes
Appendix C	Consultation comments
Appendix D	Equality Assessment

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Implications	
Financial (CR)	<p>There is no additional cost to the Council in retaining the Council Tax Support Scheme at the 85% cap and no savings would be realised.</p> <p>A cap of 80% would realise a saving for the Council of @ £7.9k</p> <p>A cap of 75% would realise a saving for the Council of @ £16.4k</p> <p>A cap of 70% would realise a saving for the Council of @ £24.8k</p> <p>Adopting a band cap and capital limit would realise a saving for the Council of @ £1.1k</p> <p>Residents' ability to pay may impact on Council Tax collection rates and additional resources may have to be employed to collect an increasing debt.</p>
Legal (AC)	Legal opinion has been obtained concerning the scheme to mitigate

	the risk of a legal challenge
Risk (JG)	Appropriate consultation has taken place
Equalities (JG)	An equality assessment has been completed (appendix D).
	Equality Assessment:-
	<input checked="" type="checkbox"/> Initial Screening <input type="checkbox"/> Full Assessment <input type="checkbox"/> Not Applicable



Oadby and Wigston Borough Council

LOCAL COUNCIL TAX SUPPORT SCHEME

LOCAL COUNCIL TAX SUPPORT SCHEME

Introductory Notes

The Council, in accordance with Section 13A of the Local Government Finance Act 1992 (c. 14), substituted by section 9 of the Local Government Finance Act 2012, requires each billing authority in England to make a scheme specifying the reductions which are to apply to amounts of Council Tax payable by persons, or classes or persons, whom the authority considers are in financial need. This scheme, entitled the Local Council Tax Support Scheme (the scheme) complies with that requirement. Assistance under said scheme shall be referred to as Local Council Tax Support (LCTS). The Council is under a further duty to comply with all the requirements set out in the Council Tax Reductions Schemes (Prescribed Requirements) Regulations and any other provisions prescribed by law.

1) Introduction

- a) Government legislation has abolished Council Tax Benefit (CTB) from 1 April 2013. Accordingly, all Councils are required to implement new arrangements to replace CTB. The new scheme is called the Local Council Tax Support Scheme (the scheme). This change is part of a wider set of welfare reforms currently being implemented and the scheme is intended to work closely within the framework of national welfare reform.
- b) The authorities below in 1 b (i) to 1 b (vii) have cooperated and shared best practice to develop the Scheme.
 - i) Blaby District Council
 - ii) Charnwood Borough Council
 - iii) Harborough District Council
 - iv) Hinckley and Bosworth Borough Council
 - v) Leicester City Council
 - vi) Leicestershire Combined Fire Authority
 - vii) Leicestershire County Council
 - viii) Melton Borough Council
 - ix) North West Leicestershire District Council
 - x) Oadby and Wigston Borough Council
 - xi) Office of the Police and Crime Commissioner
 - xii) Rutland Unitary
- c) The authorities have devised and agreed this shared scheme to allow each Council to tailor its scheme locally to suit its community needs, while ensuring the scheme is effective, affordable and seeks to protect the vulnerable.
- d) The Government has determined that pensioners should be protected from the impacts of these reforms and has developed a prescribed scheme to ensure that pensioners are not adversely affected by these reforms. This scheme fully complies with the prescribed requirements.
- e) The Government has further provided a default scheme that will be applied to all Councils where that Council has not implemented its own CTS scheme by 31 January 2013.
- f) The provisions of the default scheme are such that it broadly prescribes to the requirements of the existing CTB scheme and would deliver similar outcomes

for recipients. Whilst this would ensure that the impacts of the changes were minimised it would also mean that the Council and its preceptors would have suffered a loss in income equal to the cut in the Government grant in excess of 10% of prior CTB expenditure.

2) Aims

- a) The Council intends where possible to ensure that the scheme will operate in a consistent manner across Leicestershire and Rutland but will permit variation according to local needs and funding arrangements. In doing so the scheme ensures that:
 - i) Residents moving between authorities do not experience significant variations in the available assistance;
 - ii) Vulnerable persons are protected; and
 - iii) Work is incentivised.

3) Administration of the Scheme

- a) Administration of the scheme is set out in the Prescribed and Default Regulations. Unless specified otherwise, the scheme will be operated in full compliance with these regulations.
- b) The scheme will include the regular monitoring of expenditure which will include reporting to:
 - i) The Councils 151 officer;
 - ii) The Councils management team;
 - iii) The precepting authorities.
- c) The Council may administer Housing Benefit (HB), other welfare payments and discretionary payments alongside the administration of the scheme.
- d) Personal data obtained by the Council for any lawful purpose may be used in the assessment and management of LCTS entitlements.
- e) Personal data obtained by the Council for the purposes of processing or managing LCTS and the scheme may be shared in relation to Housing Benefit, Discretionary Housing Payments or any other fund administered under section 13A of the Local Government Finance Act.
- f) Personal data obtained by the Council for the purposes of processing or managing LCTS and the scheme may be shared with any other body where:
 - i) The data subject (or their representative) provides formal consent;
 - ii) It is in the beneficial interest of the data subject to do so;
 - iii) To prevent fraud;
 - iv) The law permits sharing of the data, (for example to prevent or detect a crime).
- g) Persons in receipt of LCTS shall be deemed to be in receipt of a means tested entitlement for the purposes of any Council policy where entitlement under that policy was linked to the receipt of CTB.

4) Legislative Framework

- a) The following legislation and guidance are relevant to this scheme.
 - i) Local Government Finance Act 2012 – referred to as the ‘Act’
 - ii) Child Poverty Act 2010
 - iii) Equality Act 2010 (incorporating the Disabled Persons Act 1986)
 - iv) Housing Act 1996
 - v) Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (SI 2012 No.2885)– referred to as the ‘Prescribed Scheme’
 - vi) Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 SI 2012 No.2886 – referred to as the ‘Default Scheme’
 - vii) Housing Benefit Regulations 2006
 - viii) Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006
 - ix) Council Tax Benefit Regulations 2006 – referred to as the ‘CTB scheme’
 - x) Council Tax Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 – referred to as the ‘CTB pensioner scheme’
 - xi) Housing and Council Tax Benefit (Decisions and Appeals) Regulations 2001 – referred to as the ‘Appeal Regulations’
 - xii) Social Security Act 1992
 - xiii) Local Government Finance Act 1992 and all subsequent legislation deriving from this Act.
 - xiv) Taking Work Incentives into Account (DCLG, May 2012)
 - xv) Vulnerable People – Key Local Authority Duties (DCLG, May 2012)

5) Savings Provision

- a) Designing and writing the scheme is inherently complicated and there is a significant risk of omission and error that could lead to significant unintended consequences for both LCTS recipients and Council finances. To mitigate and reduce these risks the Council adopts all regulations, provisions and schedules in the default scheme except where these are amended, deleted, supplemented or other provisions are made in this scheme. Furthermore, the Council will:
 - i) Maintain a schedule of the amendments made under paragraph 5a;
 - ii) Publish the scheme including any amendments on its website.

The ‘default scheme’ is the scheme prescribed in the Schedule to the Council Tax Reduction Scheme (Default Scheme) (England) Regulations 2012 SI No 2886, including any subsequent amendment to those Regulations or any re-enactment thereof, with or without amendments

6) Scheme Amendments

- a) Amendments to the scheme must be made and agreed at Full Council before the 31 January in any year to apply from the following 1 April.
- b) Any changes made under paragraph 6a may be applied from any date from 1 April or a later date as approved by the Council.

Oadby and Wigston Borough Council

Local Council Tax Support Scheme Schedule of Scheme Amendments

The following schedule provides for the changes to the default scheme approved by Full Council. In all cases amendments include the date when this amendment was approved and the date from which the amendment will be effective from.

Appendix A – Calculation Parameters

Amendment **Maximum Reduction**

Approved **22 January 2013** Applicable From **1 April 2013**

Paragraph **29 – Amendment**

Description **Maximum Council Tax Reduction amount under this scheme:
pensioners and persons who are not pensioners**

Insert

(1A) In relation to a person who is not a pensioner, sub-paragraph (1) above shall have effect as if the words '91.5 per cent' were substituted for the words '100 per cent'

Amendment **Maximum Reduction**

Approved **22 January 2014** Applicable From **1 April 2014**

Paragraph **29 – Amendment**

Description **Maximum Council Tax Reduction amount under this scheme:
pensioners and persons who are not pensioners**

Insert

(1A) In relation to a person who is not a pensioner, sub-paragraph (1) above shall have effect as if the words '**85 per cent**' were substituted for the words '91.5 per cent'

Appendix B – Alternative Maximum Council Tax Reduction (Second Adult Rebate)

Amendment	Class F: Alternative maximum Council Tax reduction – persons who are not pensioners	
Approved	By 31 January 2013	Applicable From 1 April 2013
Paragraph	18 – Deleted	
Description	Removal of Second Adult Rebate Scheme (non pensioners only)	
Paragraph	18 - Deleted	

Amendment	Alternative maximum Council Tax reduction under this scheme: pensioners and person who are not pensioners	
Approved	21 January 2013	Applicable From 1 April 2013
Paragraph	31 – Amended	
Description	Retained for pensioners only	

A: Delete the words ‘and persons who are not pensioners’ from the title to the paragraph

B: In sub-paragraph (1) delete the words ‘or 18 (alternative maximum council tax reduction: persons who are not pensioners)’

Amendment	Duty to notify changes of circumstances	
Approved	By 31 January 2013	Applicable From 1 April 2013
Regulation	Regulation 115	
Description	Requirement to report changes (non pensioners only)	
	Delete sub-paragraph (6) (b)	

Amendment	Amount of reduction under this scheme: Classes A to F		
Approved	By 31 January 2013	Applicable From	1 April 2013
Paragraph	32		
Description	Amendment to regulation to remove mention of class F		
In the title amend			

Amount of reduction under this scheme: Classes A to F

To read

Amount of reduction under this scheme: Classes A to E

A: In sub-paragraph (4) delete the words 'or F'

B: In paragraph 1 (a) of Schedule 4, delete the words 'or 18(2) (class F) (as the case maybe)'

Delete paragraph 49 of schedule 10

Appendix C - Non Dependant Deductions

Amendment **Non dependant deductions: pensioners and persons who are not pensioners**

Approved **By 31 January 2013** Applicable From **1 April 2013**

Paragraph **30**

Description **Non Dependant Deductions**

Insert

At the end of sub-paragraphs (2)(b) and (2)(c) of paragraph 30, prior to the closing punctuation mark in each case, insert 'X1/7'

In relation to persons who are not pensioners substitute rates which are 10% higher than those prescribed. The rate amount calculated will be an amount prescribed, plus 10% and rounded to the nearest 5p.

Appendix D - War Pension and War Widow's Pension Additional Disregard Scheme

Amendment	Amounts to be disregarded in the calculation of income other than earnings: pensioners	
Approved	22 January 2013	Applicable From 1 April 2013
Regulation	Schedule 6	
Description	Disregarded in full of War Pension and War Widows Pension (pensioners)	

A. After paragraph 1 of Schedule 6, insert:

“(1A) The whole of any war disablement pension, war widow's pension or war widower's pension not disregarded under paragraph (1) above will be disregarded.”

Amendment	Sums disregarded in the calculation of income other than earnings: persons who are not pensioners	
Approved	By 31 January 2013	Applicable From 1 April 2013
Paragraph	Schedule 8	
Description	Disregarded in full of War Pension and War Widows (non pensioners)	

A In paragraph 20, delete sub-paragraphs (a) and (b)

B After paragraph 20 insert:

‘20A – (1) Subject to sub-paragraph (2), the whole or part of any war disablement pension, war widower's pension not disregarded under paragraphs 1 and 2 above.

Appendix E – Other Changes

Amendment	Capital Disregards		
Approved	By 31 January 2013	Applicable From	1 April 2013
Regulation	Schedule 10		
Description	Disregard of non pensioner capital		

In paragraph 49 amend from
'(1) Subject to sub-paragraph (2), where an applicant falls within class F...'

Amend to 'Deleted'

Appendix F – Other Changes *to be considered*

Amendment	Capital Limit		
Approved	17 January 2017	Applicable From	1 April 2017
Regulation	23 (1) - Amendment		
Description	Class of person excluded from this scheme: capital limit		

Replace this para with:

The class of person described in this paragraph consists of any person who is not a pensioner and is not in receipt of a passported benefit whose capital exceeds £6,000.

Appendix H – Other Changes *to be considered*

Amendment	Capital Limit		
Approved	17 January 2017	Applicable From	1 April 2017
Regulation	72 - Deleted		
Description	Calculation of tariff income from capital: persons who are not pensioners		

Appendix I – Other changes - *to be considered*

Amendment **Alignment of rules**

Approved **17 January 2017** Applicable From **1 April 2017**

Regulation **Not applicable**

Description **Match Council Tax Support (CTS) rules and effective dates with Housing Benefit (HB) rules/legislation**

Changes that are made to Housing Benefit legislation/rules that take effect at various dates throughout the year and are implemented through the HB scheme will have a matching effective date and action for Council Tax Support (CTS).

Appendix J – Other changes – *to be considered*

Amendment **Band restriction**

Approved **17 January 2017** Applicable From **1 April 2017**

Regulation **Not applicable**

Description **The calculation of Council Tax Support will be restricted to Council Tax Band D**

Council Tax Support for persons who are not pensioners whose properties are in Council Tax bands E to H will be calculated as though the property was in Band D.

Appendix B – Consultation Outcomes

Main option	Responses from residents not receiving CTS		Responses from residents receiving CTS		Total	
	Numbers supporting the option	%	Numbers supporting the option	%	Numbers supporting the option	%
Option 1 – no change	22	38%	6	10%	28	49%
Option 2 – 80%	8	14%	2	3%	10	17%
Option 3 – 75%	6	10%	0	0%	6	10%
Option 4 – 70%	14	24%	0	0%	14	24%
Total	50	86%	8	14%	58	100%

Other options	Yes numbers	Yes %	No numbers	No %	Don't know numbers	Don't know %	Total numbers
Capital limit £6,000	31	66%	15	32%	1	2%	47
Restrict to Band D	31	53%	23	40%	4	7%	58
Align CTS and HB rules	27	52%	15	29%	10	19%	52

Appendix C – Consultation comments from residents

Please see below comments from residents on each option we have consulted on.

This should be read in conjunction with the consultation outcomes at Appendix B.

Comments are numbered for ease of reference only.

Option 1 – stay at 85% maximum CTS

1. The council need to raise more money but they need to balance this against how much they will be able to collect
2. Interesting choice of options, there seems to be a lack of option to support cutting the amount people would have to pay. Surely this would lead to a biased result.
3. People need support paying council tax. It is a regressive form of taxation anyway that doesn't reflect a person's wealth. Changes like this risk people being made homeless and that will incur costs- has the impact of these proposed changes been costed? Please stop this social sadism.
4. Should be 100% for those single people only eligible to claim one benefit as a source of income
5. I do not agree with the current system whereby the poorest people in our area have to pay out from their minimal income so I want them to be 100% funded and not required to contribute at all.
6. I don't believe there should be this charge anyway. But if there has to be it should be the smallest amount possible.
7. This should also include an option to reduce the charge
8. We need to support the most vulnerable at this time of austerity where cuts seem to hit the poorest the hardest.
9. It's unfair as it is to require the poorest and most vulnerable to pay as much as they do. I know that the national government has slashed funding to local councils, which is deplorable, but you really need to find a fairer way of getting the funds than targeting these people.
10. I work as a volunteer adviser in an advice giving charity, both in O&W and in Leicester. The poorest are already hit hard now they cannot get 100% of their council tax bills paid. This is increasing levels of debt and, from what I have seen, is increasing the work councils have to do to chase up and retrieve those debts. This must cost councils money they can ill afford. The knock-on effect in levels of stress and the increase in overall debt is adversely affecting the health of those who are already suffering benefits cuts. To raise the council tax requirement further can only exacerbate an already unfair and difficult situation for those people. As a council tax payer, not on benefits, I would prefer to pay more council tax if it would keep the current scheme unchanged.
11. With all of the other problems experienced by the lowest paid in our society, my preferred option would be to return to a position where those that pass the appropriate criteria are exempt from paying council tax. However, I appreciate that this may not be possible until the large annual funding cuts from central government are reversed.
12. There have been notable changes to the service we receive and keeping things as they are is not an option.
13. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having

to pay unprogressive taxes.

14. The less well-off shouldn't have to pay more than at present.
15. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having to pay unprogressive taxes.

Option 2 Reduce maximum Council Tax Support to 80%

1. It should be means tested. Some people may not be able to afford 20%
2. I'm not worried about myself, but about people who are already struggling financially.
3. The reason we receive council tax support is that we are unable to afford the full amount; we already struggle with what we pay you.
4. I think council should have the option so that reduce the maximum support to 75%
5. Not eat or have any heat or wash.
6. I would happily pay more council tax to support those who need it. I am not entitled to any council tax support, but want those in need to have access to it. Additionally, call this what it is, a proposed council tax rise.
7. I don't believe there should be this charge anyway. But I there has to be it should be the smallest amount possible.
8. This would be a horrific increase on the most vulnerable in society.
9. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having to pay unprogressive taxes.
10. I think that 20% is a reasonable amount for someone to pay, especially when they would require the same services as someone who pays 100%

Option 3 Reduce maximum Council tax Support to 75%

1. I don't believe there should be this charge anyway. But I there has to be it should be the smallest amount possible.
2. Same as option 2 (The reason we receive council tax support is that we are unable to afford the full amount, we already struggle with what we pay you) But would struggle to feed family!
3. 25% seems a reasonable contribution.
4. This would be a horrific increase on the most vulnerable in society.
5. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having to pay unprogressive taxes.
6. As previously stated how far can you stretch your benefits, they will not increase to accommodate paying extra monies required to cover cuts. Therefore, something else vital will have to be forfeited to cover costs such as eating or having electricity. It's like living in the dark ages as it is e.g. lighting switched off after 12.

Option 4 Reduce maximum Council tax Support to 70%

1. I don't believe there should be this charge anyway. But I there has to be it should be the smallest amount possible.
2. The extra cost should not be put on full tax payers alone
3. This would be a horrific increase on the most vulnerable in society.
4. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having to pay unprogressive taxes.
5. As previously stated.
6. My comments are same as in comment one.
7. They are using the services provided by the council they should pay more.

Other options

Restrict to band D

1. Band D is hardly luxury accommodation. It's people's homes we're talking about and it becomes as insidious as the bedroom tax if we're not careful.
2. This will penalise bigger families
3. Anyone could need help at some point in their lives. Jobs are cut. People are made redundant. We should not stop people having access to help just because their house is slightly bigger or in a slightly better area.
4. Yes as people claiming HB and CTS do not need to live in houses with greater than band d CTS! Live within means!
5. There are large barriers to moving, these benefits are already means-tested, they should not also be used to apply pressure on the housing market.
6. The more well-off should pay more.
7. People have chosen to live in a high banded property and it shouldn't be up to the tax payer to help pay their council tax- they should move to a smaller cheaper property.
8. Their choice to live in large property expect to pay a higher tax band.
9. If help is needed as support, it is unfair for those in lower bands who have moved to properties closer to their means.

Limit to £6,000 capital

1. This is a relatively small amount in savings to cover emergencies and should not be a barrier to receiving help with council tax.
2. This should be left as it was otherwise people will be afraid to save even a small amount and everyone needs something for a rainy day!
3. £6000 does not go that far what if the person is trying to save to build a business to make themselves self sufficient. Or they are saving for when they retire? Possibly if they had a larger amount of money or this threshold seems too low.
4. £6000 threshold is too low - people who managed to put a small amount of money away in an emergency fund to pay bills if something happens shouldn't be punished
5. This seems to be a bit of an arbitrary figure.

6. If you have savings then they should be used first. As money needs to go to those that need it. Too often people get benefits /help just because they fit certain criteria and don't really 'need' it
7. £6000 is too low - people need some savings for a rainy day.
8. People who have low income and have some savings should be penalised for thrift.
9. These recipients will likely need to live off those savings anyway, as if they qualify for other benefits then they will be living on very little.
10. £6000 is not a lot.
11. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having to pay unprogressive taxes.
12. I think that this can cause potential fraud.
13. I personally don't think that £6,000 is a lot of savings, particularly if it is savings which may have been hard to achieve or worked all life for and maybe being used for funeral costs or towards deposit on a house. But I do believe a cut off point in savings should still stand e.g. 10,000.
14. Think limit should be higher for pensioners.
15. Adjustment for change in cost of living increases/decreases should be considered.
16. As I understand it people can claim pension support and benefits etc with savings of around £20,000 so do not agree with the £6000 limit.

Align CTS with Housing Benefit including any future changes

1. Stops confusion
2. Anyone on HB is already in need; I see no point in making conditions for them even harsher, if anything we ought to be giving them more support. Austerity only makes overall conditions worse.
3. I would not agree with this option if it was an underhand way of taking more money off the poorest people.
4. Bring HB in line with CTS
5. leave as it is
6. I don't know what all the full difference in legislation is and you've only provided one example. But if altering it would be beneficial all ways round can only be a good thing can't it??? I cannot understand why the government is cutting funding anyway, surely things have been cut to the bone as it is e.g. road maintenance, lighting, opening times at tip, housing and so the list goes on.
7. The HB rules should come in line with the CT rules not the other way round if it's going to cause more harm. Those who regulate these rules should get together to make the benefits work alongside each other to be beneficial to the marginalised instead of having such a complicated system.
8. Less paper work and confusion
9. Less confusing if same rules were applied to each type of benefit.
10. Any simplification could help customers and assist council administration.
11. Am unable to work out whom this idea would benefit. I do not agree if it would mean less help for the poorest in our community.

Further suggestions

1. Increase council tax for those living in mansions and vastly extend properties in their own huge grounds of which there are many in Oadby. Those who can afford to pay more should do so to help those at the bottom end of the scale who need help.
2. No maximum
3. Lobby central government to increase local funding so that voluntary agency funding is not cut and fundamental services which affect all of our lives are protected. Abandon the neo- liberal agenda in favour of the benefits of community services from which we all gain benefits.
4. People on benefits and low wages have not had a rise to take account of making a contribution to the public purse and we should not be taking money off them in this way. We would need to find any shortfall from elsewhere.
5. 95% - stop punishing those who are already struggling to manage
6. Leave it as it is and find a fairer, more progressive way to get the funding you need.
7. Look at people who live in council houses who work, maybe they should pay the going rent for properties rather than council rent. For example a house of just adults all working whose income is quite great paying same rent as a couple with children who earn minimum wage. It seems really unfair and it would maybe free up some council houses for those that need them as they may move to own property etc as well as increase income for council.
8. Council has too many issues which it gets involved in instead of focusing on statutory duties and caring for the elderly and vulnerable better. Too many council employees are paid too high salaries and councils should merge which would reduce operating costs and the savings could be better spent on caring for the elderly and vulnerable.
9. Due to the unprogressive nature of Council Tax, those in larger houses, with higher potential occupancy, face lower per person premiums. More should be done to lobby central government to be able to impose rises to upper bands of Council Tax.
10. The Councils should reinstate full Council Tax Support and find ways to fund this via other rates. The most financially vulnerable residents should be protected from having to pay unprogressive taxes.
11. I don't know really how you can save any further surely as previously stated almost everything has been reduced to the bare minimum.
12. CT reduction should be means tested and not automatic.
13. All people of any age should pay the correct amount if they have savings and income over a certain amount.
14. Increase Charges to those in larger properties, with more land and higher income.
15. Everyone should pay 50% towards council tax and there should be no concessions as everyone uses services provided by all the councils in England. This would raise more revenue.
16. Everybody should at least pay in 50% council tax
17. I would have everyone pay half the council tax, they do use the services provided.
18. Set minimum council tax to 50%

19. I suggest you ask all councillors to repay 25% of their generous allowances each year and put that money to offset any deficit. I do not agree to the idea of squeezing the people who are the most cash strapped in the borough. This is morally indefensible.



Equality Assessment

Part 1 - Initial screening

Name of Policy/Function: Council Tax Support Scheme		Council Tax Support (CTS) Scheme
		This is a change to an existing policy

Date of screening	21 December 2016
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1. Briefly describe its aims & objectives

The Policy specifies how Oadby and Wigston Borough Council will operate the Council Tax Support (CTS) Scheme for people of working age who seek support to pay their Council Tax. People who have reached state pension credit age are governed by rules determined by central Government.

The CTS scheme was first introduced on 1 April 2013 and replaced Council Tax Benefit (CTB) which was a national scheme.

There were changes in how the Government funded CTS compared to the way they had funded CTB.

OWBC worked with other Leicestershire councils to design broadly similar schemes across the county.

From 1 April 2013 OWBC's CTS scheme required that working age customers in receipt of CTS would have to pay at least 8.5% of their Council Tax.

The scheme was amended from 1 April 2014 and working age customers in receipt of CTS had to pay at least 15% of their Council Tax.

Ongoing cuts to Local Authority funding led councils across Leicestershire to reconsider their CTS schemes as part of a wide ranging look at reducing costs.

2. Are there external considerations? (Legislation/government directive etc)

Local Authorities are required to adopt their Council Scheme at full council by 31 January or the Council Tax Support default scheme will be imposed on them.

3. Who are the stakeholders and what are their interests?

All Council Tax payers in the Borough including working age and pension age Council tax Support recipients.

The major preceptors – who are providing services to residents and who receive a share of the Council Tax collected

- Leicestershire County Council
- Office of the Police and Crime Commissioner
- Fire Authority

Service areas and staff in the council – who are delivering services to working age CTS customers

- Revenues
- Benefits
- Housing
- Customer Services

Advice services in the borough – who are supporting residents

- Citizens Advice
- Helping Hands

Magistrates courts – issuing liability orders for unpaid Council Tax

4. What outcomes do we want to achieve and for whom?

A Council Tax Support Scheme for working age customers which is fair and which recognises the challenges facing low income families who rely on financial support to pay their Council Tax balanced with the need for an affordable scheme for the Council in the face of budget cuts and the need to review the provision of Council services.

5. Has any consultation/research been carried out?

Yes

A consultation exercise with residents was carried out between 4 August 2016 to 28 September 2016 based on four main options for the scheme from April 2017 including a no change option. (No change, limit support to 80%, limit support to 75% and limit support to 70%)

A number of other changes were also consulted on:

- Reduce the capital limit to £6,000
- Restrict the amount of the Council Tax Support award to Council Tax Band D
- Align CTS rules to Housing Benefit rules

50 responses were received from residents.

The major preceptors were also consulted and provided a response.

6. Are there any concerns at this stage which indicate the possibility of Inequalities/negative impacts? (Consider and identify any evidence you have - equality data relating to usage and satisfaction levels, complaints, comments, research,

outcomes of review, issues raised at previous consultations, known inequalities) If so please provide details.

Customers in receipt of Council Tax Support may be unable to pay their Council Tax with reduced support. There is a Discretionary Council Tax Support Scheme in place to support customers who need additional help to pay their Council Tax.

Pensioners are protected from these changes.

7. Could a particular group be affected differently in either a negative or positive way?

(Positive – It could benefit, **Negative** – It could disadvantage, **Neutral** – neither positive nor negative impact or **Not sure?**)

	Type of impact, reason & any evidence
Disability	Neutral
Race (including Gypsy & Traveller)	Neutral
Age	Neutral
Gender Reassignment	Neutral
Sex	Neutral
Sexual Orientation	Neutral
Religion/Belief	Neutral
Marriage and Civil Partnership	Neutral
Pregnancy and Maternity	Neutral

8. Could other socio-economic groups be affected e.g. carers, ex-offenders, low incomes, homeless?

There is provision to provide support to customers who need additional help to pay their Council Tax through the Discretionary Council Tax Support Scheme.

9. Are there any human rights implications?

Human rights have been considered but there are no overarching matters for concern in relation to this policy

10. Is there an opportunity to promote equality and/or good community relations?

Yes - residents were consulted on the changes and their views were sought. This

has helped to shape the policy.

The consultation results will be published as part of a council report.

11. If you have indicated a negative impact for any group is that impact legal (not discriminatory under anti-discrimination legislation)?

N/A

12. Is any part of this policy/service to be carried out wholly or partly by contractors?

No

13. Is a Part 2 full Equality Assessment required?

No

14. Date by which a Part 2 full Equality Assessment is to be completed with actions.

No

We are satisfied that an initial screening has been carried out and a full equality assessment **is not required*** (please delete as appropriate).

Completed by Jacky Griffith & Mick Bullock Date 21 December 2016
(Policy/Function/Report written)

Countersigned by Jacky Griffith Date 21 December 2016
(*Head of Service*)

Screened by:..Veronika Quintyne Date: 5.1.2017

Please forward an electronic copy to: veronika.quintyne@oadby-wigston.gov.uk
(*Community Engagement Officer*)

Equality Assessments shall be published on the Council website with the relevant and appropriate document upon which the equality assessment has been undertaken.