






# North Herts Council - Council Tax Reduction Scheme 2023/24 Consultation

## 1. Background information

1. I have read the background information.			
Answer Choices		Response Percent	Response Total
1	Yes		94.39%
2	No		5.61%
		answered	481
		skipped	0

## 2. Part 1 – The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

2. Do you agree with introducing an income-based banded discount scheme?			
Answer Choices		Response Percent	Response Total
1	Yes		67.78%
2	No		18.54%
3	Don't Know		13.68%
		answered	329
		skipped	152




3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?			
Answer Choices		Response Percent	Response Total
1	Results of open-Ended Question	100.00%	73
17	Answer relates to Pensions/Single Persons Allowance.		
11	Leave current system as it is.		
10	Concern over already high Council Tax charges and want the Council Tax reduced, smaller homes to pay less		
2	Banded scheme is unfair, all benefits except for state pensions should be means tested.		
13	Those in receipt of benefit already receive the greatest deductions, this could de-incentivise these households not to work.		

### 3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

5	All residents should make some contribution to services provided.
1	Child maintenance should be included in income calculation.
8	No comment – unable to understand table of income/discount. Need a clearer explanation.
3	Concerns over the income brackets and cost of implementing the scheme
1	Remove the discount at Band 3.
2	Concern over fluctuation wages and zero-hour contracts
	<b>answered</b> <b>73</b>
	skipped 408

### 3. Part 2 - To limit the number of dependent children within the calculation for Council Tax Reduction to a maximum of three for all applicants

#### 4. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes		74.28%	231
2	No		15.76%	49
3	Don't Know		9.97%	31
			answered	311
			skipped	170

#### 5. If you disagree please explain why and what alternative would you propose?




Answer Choices			Response Percent	Response Total
1	Results of Open-Ended Question		100.00%	47
10	Large Families disproportionately penalised, children shouldn't be included			
3	Keep current system.			
18	Limit on the number of children used in the assessment			
1	Equal low contribution for all.			
1	Higher discount for non-working families			
1	Couples are not assisted			
3	System is too complex			
5	Comments not relevant to the proposed scheme			
1	Sliding scale with no 100% deduction			

### 5. If you disagree please explain why and what alternative would you propose?

3	Could de-incentivise working families.		
1	Reduction should be means tested		
		<b>answered</b>	<b>47</b>
		skipped	434

### 4. Part 3 – Removing the requirement for any non-dependant deductions

### 6. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes 	61.02%	180
2	No 	20.00%	59
3	Don't Know 	18.98%	56
		<b>answered</b>	<b>295</b>
		skipped	186

### 7. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	57
17	Discounts should be based on total household income everyone should contribute		
5	Council Tax should be based as with income tax, individually.		
12	Keep the current system.		
2	Potential to encourage household overcrowding.		
9	The new scheme has the potential to be open to misuse.		
1	Deductions should be based on how much individuals contribute.		
6	Non-Dependants should not pay towards Council Tax when they are unable to afford to move out and buy/rent their own house/flat. Parents should not be penalised for supporting young adults.		
4	New scheme should be rejected if it increases costs.		
1	Proposal favours administrative convenience over control of public funds.		
		<b>answered</b>	<b>57</b>
		skipped	424

### 5. Part 4 – Disregarding the housing element of Universal Credit

### 8. Do you agree with this change to the scheme?


Answer Choices			Response Percent	Response Total
1	Yes		74.22%	213
2	No		13.59%	39
3	Don't Know		12.20%	35
			answered	287
			skipped	194

### 9. If you disagree please explain why and what alternative would you propose?



Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	37
18	All income should be included. Universal Credit should count as income. All benefits should be included when it comes to council tax calculations.			
2	Reject if the costs of the scheme will increase.			
4	An income-based system is expensive and time consuming to run and intrusive when assessing households. Open to fraud also by those who may wish to exploit the system.			
1	This disadvantages people on low incomes who are not in receipt of benefits.			
1	The housing benefit proportion of Universal Credit is disproportionately rent, rents are very high			
2	People change jobs often so how would it remain up to date? Administration costs would escalate for the council to keep a track of incomes. Unenforceable long term and expensive to maintain.			
1	Question, proposal not clear – no comment.			
6	Leave system as it is.			
2	Hard work and success are penalised – this will not encourage low-income benefit households to return to work.			
			answered	37
			skipped	444

6. Part 5 – Removing the current earnings disregards and replacing them with a standard £50 per week disregard for all working applicants

### 10. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes		72.46%	200

### 10. Do you agree with this change to the scheme?




2	No		10.51%	29
3	Don't Know		17.03%	47
			answered	276
			skipped	205

### 11. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	33
4	Disproportionately unfair to large families with higher Child Care Costs.		
3	The scheme should be as generous as possible and help those most in need. Its an excellent idea!		
4	All income should be taken into account.		
9	It is important to help those that need help without encouraging welfare dependency. Incentivise getting people back to work. £50 per week is too high and acts as a disincentive to work. Should not be subsidising low paying employers		
2	Question is not clear – no comment.		
3	Concerns for low paid households who do not receive benefits		
4	Keep current system.		
2	System could be open to be misuse and be abused.		
2	Query over the cost of the scheme		
		answered	33
		skipped	448

## 7. Part 6 – Removing the Extended Payment provision

### 12. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes		69.40%
2	No		13.81%
3	Don't know		16.79%
		answered	268
		skipped	213

### 13. If you disagree, please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	32
23	Need to encourage people into work and the extended payment is a buffer before they get their first month's wages		
3	Leave the system as it is.		
1	Collection of council tax should also be phased.		
1	Focus more direct help to genuine hardship cases.		
2	Some households will take advantage of the scheme when they are not actually a low-income household and abuse the system.		
1	Lack of education and government is responsible for all council problems.		
1	Comment not relevant to the proposed scheme		
		answered	32
		skipped	449

8. Part 7 – Any new claim or change in circumstances which changes Council Tax Reduction entitlement will be made from the date on which the change occurs, (rather than on a weekly basis as at present)

### 14. Do you agree with this change to the scheme?

Answer Choices		Response Percent	Response Total
1	Yes 	90.00%	234
2	No 	3.08%	8
3	Don't Know 	6.92%	18
		answered	260
		skipped	221

### 15. If you disagree, please explain why and what alternative would you propose?




Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	7
4	Concerns that this is more difficult to maintain and more of an administrative burden.		
1	Some households will take advantage of the scheme when they are not actually a low-income household.		
1	Comment not relevant to the proposed scheme		

### 15. If you disagree, please explain why and what alternative would you propose?

1	Leave system as it is.		
		<b>answered</b>	<b>7</b>
		skipped	474

9. Part 8 – Protecting disabled persons by disregarding Personal Independence Payments or Disability Living Allowance and providing a further disregard of £50 per week where the applicant, partner or dependant is in receipt of the disability benefit.

### 16. Do you agree with this change to the scheme?




Answer Choices			Response Percent	Response Total
1	Yes		87.55%	225
2	No		5.84%	15
3	Don't Know		6.61%	17
			<b>answered</b>	<b>257</b>
			skipped	224

### 17. If you disagree please explain why and what alternative would you propose?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	14
1	Concerns on the level of support given.			
4	Having a disability doesn't automatically mean that the disabled person is less well-off/more in need of financial support than a lot of other people on low incomes for various reasons. Depends on the nature/impact of the disability.			
6	All benefits should be added into the calculation			
1	Concerns over fraud and abuse of the scheme			
1	Concerns about the cost to the taxpayer.			
1	Happy that PIP and DLA are disregarded but does not feel an additional disregard is required			
			<b>answered</b>	<b>14</b>
			skipped	467

10. Part 9 – Disregarding Carer's Allowance and the Support Component of the Employment and Support Allowance

### 18. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes		83.27% 214
2	No		8.17% 21
3	Don't Know		8.56% 22
		answered	257
		skipped	224

### 19. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	19
2	Don't know enough to hold an opinion. No Comment.		
6	All benefits should be added into the calculation.		
5	Disagree with anything that is going to increase the overall cost of the scheme because it is unfair and discriminatory practice. Keep the system simple		
1	Concerns of fraud and system abuse		
1	Income and family expenses are not always the same.		
3	Leave system as it is.		
1	Carers must be included in all decisions made.		
		answered	19
		skipped	462

11. Part 10 – Continuing to protect War Pensioners by disregarding War Pensions or War Disablement pensions in full and by enabling up to 100% support to be granted in some cases

### 20. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	Yes		86.33% 221
2	No		4.69% 12
3	Don't know		8.98% 23
		answered	256
		skipped	225



## 21. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	12
1	Don't know enough to hold an opinion. No comment.		
3	Only age-related income should be disregarded not just war pensions		
5	Keep the system simple		
1	Concern of abuse and fraud of the system		
2	Answer relates to Pensions/Single Persons Allowance		
		<b>answered</b>	<b>12</b>
		skipped	469

## 12. Alternatives to changing the Council Tax Reduction Scheme

### 22. Please use this space to make any other comments on the proposed scheme.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	69
8	Agree with the new CTR scheme proposal as it make sense to help those on the lowest income.		
20	In favour of the scheme as aware that is helps the lowest income households and supports carers and those with disabilities.		
4	Against new CTR scheme proposal. Leave as is		
13	Feeling that it is a disincentive to work and unfair to families that are working but not on benefits.		
7	Answer relates to Pensions/Single Persons Allowance		
4	Comment not relevant to proposal.		
4	Request for examples and different scenarios to enable people to visualise the changes		
7	Streamline administration to provide a cost reduction. Letters/statements for Council Tax to be clearer.		
1	The whole of UC payment should be disregarded in calculating Council Tax Reduction.		
1	ALL benefits whether financial or in kind should be given a monetary value and based on the total household income then any discount should be assessed.		
		<b>answered</b>	<b>69</b>
		skipped	412

**23. Please use the space below if you would like the Council to consider any other options (please state).**

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	30
6	No comment or comment not relevant to proposal		
7	Answer relates to pensions/single person's allowance.		
1	Tax people individually as is the case with income tax.		
1	No 0% band. Any income received by the individual (including benefits, etc) should be calculated into the grid.		
1	A band reduction tax should be considered because people that live in houses from band A to D are not rich people and have different problems and should be supported.		
1	It would make sense to follow on the lines of universal credit when it comes to the self-employed income fluctuations.		
1	Remove smaller homes from council tax bands and introduce smaller essential services levy based on adults in house. Then reduce banding on other homes (so most in band A would have been removed - allowing band B to become a new band A) Council tax would then be payable as an essential services levy plus banding charge. Simpler to administer and fairer to all.		
1	Total means testing, including access to personal bank and savings accounts, and HMRC records to confirm whether the claimant is receiving additional income from personal pensions, and whether they have in fact declared them. It is too easy to abuse systems.		
1	Increase council tax by a sliding scale of higher percentages for the higher bands, lower percentages for lower bands.		
3	<p><b>Options/comments regarding care/disability.</b> More support for those on disability.</p> <p>I think you should take into consideration some people use care component in DLA or PIP to contribute towards their care. Care costs for people in the community are extortionate! People with Alzheimer's Disease are facing enormous care bills. Something equitable needs to be organised - and this has been ignored in your survey - and these are genuine hardship cases. The people that have skimmed and scraped to save and buy their own property are hammered if they or a relative are diagnosed with Alzheimer's Disease. There is iniquitous inequality here!</p>		
7	<p><b>Other options/comments.</b> Consider all people not just people claiming benefits.</p> <p>Any households with extremely high mortgage payments should be eligible if their income is barely able to cover getting work, food, bills and mortgage. All proven by providing evidence of bank statements etc</p> <p>Monitor more carefully those abusing the benefit payments system.</p> <p>If a family is affected by the benefit cap, then they should get a 100% discount.</p> <p>Foster carer shouldn't pay council tax for their homes especially if they are council owned.</p> <p>The council should look to reduce the waste in current council expenditure and reduce council tax accordingly.</p> <p>The earnings disregard element still seems overly complicated. Why bother with disregards? Why not just increase the grid amounts accordingly, or have a two-tier grid, where the second-tier amounts include the current disregard situations.</p>		
		answered	30
		skipped	451

**24. If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below.**

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	27
4	No comment.		
6	Answer relates to pensions/single person's allowance.		
8	Comments mentioned on previous question/comment not relevant to proposal.		
9	<p><b>Other comments/considerations raised.</b>            Any reductions that could help those on a low income and those who receive Benefits, including PIP, would be greatly appreciated.</p> <p>Unless I have misunderstood the content, the reductions provided to those in need are financed by the remaining Council Taxpayers at District or County level. To ensure fairness the cost should be financed from Central Government funds.</p> <p>Consideration should be taken if a person is privately renting or council/housing association as rent charges differ greatly.</p> <p>As a recipient of CTR I strongly welcome a change to the existing calculations, however I am not in favour of making anyone worse off while we are in the midst of high inflation and stagnant wages. I'd urge you to commit to a scheme where those currently in receipt will all be better off or at the same rate of discount as they are currently, funded by the money saved through lower administrative costs.</p> <p>I would be interested to know whether these changes would result in the Council's overall income going up or down. In general, cuts in local government tax receipts result in cuts in local public facilities and services.</p> <p>How will this work for a self-employed individual, with their own Company, who does not earn a fixed hourly rate, or work a fixed number of hours, but has a fluctuating income week to week or month to month?</p> <p>Why isn't the system based upon disposable income after housing costs etc.            You could well have a couple in mid or later years with an income of £300 per week, but no mortgage or rental costs, who have a high disposable income.            On the other hand you could have a couple on £300 per week with high mortgage or rent costs with a very low disposable income.            Doesn't make sense for both to receive the same financial benefits.</p> <p>I do not think that young couples / people / families who are clawing together modest savings to try and purchase a home etc should be penalised, within reason, perhaps there could be a threshold of savings allowed. Trying to provide a little security for a future where you're invested in your community / country shouldn't be punished by crippling household expenses. I think it will be quite complex, but a case-by-case review system might be beneficial.</p> <p>It is not entirely clear if this will affect other discount schemes or increase council tax for paying members to pay for the scheme or be taken from reduced cost efficiencies.</p>		
		answered	27
		skipped	454

### 13. About You

### 25. Are you completing this form on behalf of an organisation or group?

Answer Choices		Response Percent	Response Total
1	Yes	1.20%	3
2	No	98.80%	246
		answered	249
		skipped	232

If yes, please tell us the name of the organisation/group and add any other comments you wish to make.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	1
1	None		
		answered	1
		skipped	480

### 14. Questions for Individuals



#### 26. Do you live in the North Herts Council area?

Answer Choices		Response Percent	Response Total
1	Yes	100.00%	247
2	No	0.00%	0
		answered	247
		skipped	234



#### 27. Are you currently receiving Council Tax Reduction?

Answer Choices		Response Percent	Response Total
1	Yes	26.03%	63
2	No	73.97%	179
		answered	242
		skipped	239



### 28. Are you or your partner in work or self-employed?

Answer Choices		Response Percent	Response Total
1	Yes		47.52% 115
2	No		52.48% 127
		answered	242
		skipped	239




### 29. Are you liable to pay Council Tax?

Answer Choices		Response Percent	Response Total
1	Yes		98.37% 241
2	No		1.63% 4
		answered	245
		skipped	236










### 30. Are you currently serving in the Armed Forces?

Answer Choices		Response Percent	Response Total
1	Yes		0.41% 1
2	No		99.59% 245
		answered	246
		skipped	235





### 31. What is your gender?

Answer Choices		Response Percent	Response Total
1	Male		45.12% 111
2	Female		50.41% 124
3	Non-Binary		0.00% 0
4	Prefer not to say		4.47% 11
		answered	246
		skipped	235




### 32. What is your age?

Answer Choices			Response Percent	Response Total
1	18-24		0.41%	1
2	25-34		4.08%	10
3	35-44		8.57%	21
4	45-54		14.29%	35
5	55-64		28.16%	69
6	65-74		27.76%	68
7	75-84		10.20%	25
8	85+		2.45%	6
9	Prefer not to say		4.08%	10
			answered	245
			skipped	236



### 33. Disability: Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Answer Choices			Response Percent	Response Total
1	Yes		19.11%	47
2	No		72.76%	179
3	Don't know		1.63%	4
4	Prefer not to say		6.50%	16
			answered	246
			skipped	235

### 34. Ethnic Origin: What is your ethnic group?

Answer Choices			Response Percent	Response Total
1	White British		83.20%	203
2	White Irish		1.64%	4
3	White Gypsy or Irish Traveller		0.00%	0
4	Any other White background		5.33%	13

### 34. Ethnic Origin: What is your ethnic group?

5	Mixed/Multiple ethnic groups - White & Black African		0.00%	0
6	Mixed/Multiple ethnic groups - White & Black Caribbean		0.41%	1
7	Mixed/Multiple ethnic groups - White & Asian		0.00%	0
8	Any other multi mixed background		0.00%	0
9	Asian or Asian British Pakistani		0.00%	0
10	Asian or Asian British Indian		0.00%	0
11	Asian or Asian British Bangladeshi		0.00%	0
12	Asian or Asian British Chinese		0.00%	0
13	Any other Asian background		0.00%	0
14	Black African		0.00%	0
15	British Caribbean		0.00%	0
16	Black British		0.00%	0
17	Any other Black background		0.00%	0
18	Prefer not to say		9.84%	24
			answered	244
			skipped	237

### 35. Other ethnic group?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	4
1	White ENGLISH		
2	None		
3	English		
4	No		
		answered	4
		skipped	477