

# NORTH YORKSHIRE COUNCIL

## EXECUTIVE

18 OCTOBER 2022

### Council Tax Reduction

#### **1.0 PURPOSE OF REPORT**

- 1.1 To recommend the implementation of the North Yorkshire Council's Council Tax Reduction (CTR) Scheme with effect from 1<sup>st</sup> April 2023.

#### **2.0 SUMMARY**

- 2.1 As billing authority, the new North Yorkshire Council must adopt a policy for the CTR scheme for the year commencing 1<sup>st</sup> April 2023. The draft CTR proposals were presented to the Executive on 19 July 2022. At that meeting the Executive approved that the Council consult with major preceptors and the public on the proposals. The consultation took place between 25 July 2022 and 25 September 2022 and 2,095 responses were received.
- 2.3 This report sets out the responses to the consultation along with the final CTR scheme proposals. Subject to the Executive's approval the final scheme proposals will be presented to Full Council for consideration on 16 November 2022.

#### **3.0 BACKGROUND**

- 3.1 On 19 July 2022 the Executive approved the draft CTR proposals and agreed that the Council consult with major preceptors and the public on the proposals. A copy of the July Executive report is attached at **Appendix A** for reference and should be read in conjunction with the recommendations set out within this report.
- 3.2 The consultation took place over a 9 week period between 25 July 2022 and 25 September 2022 and was primarily web based, with links through the District and County Council websites. A Consultation Communication Plan was drafted to support the consultation and as part of that Plan all existing Working Age claimants across the North Yorkshire area were written to in order to encourage participation.

#### **4.0 CONSULTATION FEEDBACK**

- 4.1 2,095 consultation responses were received. The responses are summarised at **Appendix B**, with the full responses being provided at **Appendix D**. A response was also received from the North Yorkshire Police, Fire and Crime Commissioner, as the major preceptor, and this is provided at **Appendix C**.
- 4.2 The consultation responses show that:
- 60.99% of respondents agreed with the introduction of the proposed income-based banded discount scheme;
  - 63.63% of respondents agreed with the proposed removal of non-dependent deductions;
  - 68.06% of respondents agreed with the proposal to disregard the housing element of Universal Credit;

- 71.49% of respondents agreed with the proposed disregard of £25 for single applicants and £50 for couples and lone parents;
- 80.24% of respondents agreed with the proposal that new claims or changes in circumstances be assessed on a daily basis;
- 82.91% of respondents agreed with the proposal that discounts be backdated for a maximum 12 months where applicants would have been continuously eligible for the period in question had they applied at that time;
- 76.61% of respondents agreed with the proposal that people with a disability be protected by the disregard of PIP, ESA (Support Component) or DLA and the provision of a further disregard of £40 per week where the applicant, partner or dependent is getting the disability relief;
- 75.61% of respondents agreed with the proposal that families be protected by disregarding Child Benefit and Child Maintenance;
- 84.38% of respondents agreed with the proposal that Carer's Allowance be disregarded;
- 84.26% of respondents agreed with the proposal that War Pensions be protected by disregarding War Pensions or War Disablement pensions in full;
- 53.75% of respondents agreed with the proposal to introduce a capital limit of £6,000
- 78.13% of respondents agreed with the provision of an Exceptional Hardship Scheme.

4.3 The most marginal response to the consultation was in relation to the proposal to introduce a capital limit of £6k for working age applicants. The proposed £6k limit would mirror the limit that is already in place within Hambleton, Richmondshire, Ryedale and Selby however would be a reduction against the £16k limit currently in place within Craven, Harrogate and Scarborough.

4.4 Having reviewed the comments received it is apparent that there is a mixed response in terms of the capital limit, with some respondents feeling that the limit is too low and others responding on the basis that it is too high. It is also apparent that there is some confusion over the definition of capital, and whether it includes assets such as a claimant's house, and whether pensioners would be affected by the changes. In response to these comments it can be confirmed that:

- For the purposes of the CTR scheme the capital limit relates to savings and investments and not tangible assets such as houses;
- The scheme only applies to working age claimants. Pension age applicants will be assessed under the scheme prescribed by Central Government, which includes a capital limit of £16k.

4.5 Giving consideration to the above it is proposed that the capital limit be retained at the £6k set out in the draft CTR proposals. If working age applicants suffer hardship from the £6k limit there will be opportunities to review the case giving regard to the Exceptional hardship provisions as detailed in Section 6 of this report.

## **5.0 PROPOSALS FOR THE 2023/24 COUNCIL TAX REDUCTION SCHEME**

5.1 On the basis of the consultation responses it is proposed that a single unified income grid CTR model be implemented as the scheme for the new North Yorkshire Council for the year commencing 1 April 2023, as presented to the Executive in July 2022 and summarised below:

	Passported	Single	Couples £	Family with One Child £	Family with Two or more children £
<b>Discount level</b>		<b>Weekly Income Levels £</b>			
<b>Band 1 100%</b>	Relevant Benefit	0.00 to 120.00	0.00 to 167.00	0.00 to 219.00	0.00 to 271.00
<b>Band 2 75%</b>	N/A	120.01 to 160.00	167.01 to 208.00	219.01 to 261.00	271.01 to 312.00
<b>Band 3 50%</b>	N/A	160.01 to 210.00	208.01 to 261.00	261.01 to 302.00	312.01 to 354.00
<b>Band 4 25%</b>	N/A	210.01 to 265.00	261.01 to 312.00	302.01 to 354.00	354.01 to 396.00

- The highest level of discount (i.e. Band 1) will be at a maximum level of liability (100%), and all current applicants that are in receipt of a 'passported benefit' such as Income Support, Jobseeker's Allowance (Income Based) and Employment and Support Allowance (Income Related) will receive maximum discount;
- All other discount levels are based on the applicant's and partner's, (where they have one) net income;
- The scheme allows for variation in household size, with the levels of income per band increasing where an applicant has a partner, and / or dependants;
- There is no restriction on Council Tax band level;
- There are no charges made where an applicant has non-dependants living with them. This is a significant change for some districts and boroughs and means that the administration of the scheme will be more straightforward whilst also protecting low-income families where adult sons and daughters for example remain at home;
- To encourage work, a standard £25 per week disregard for a single applicant and £50 per week disregard for a lone parent or couple is provided against all earnings. This will take the place of any standard disregards and additional earnings disregards. Where a family also receives a childcare disregard (for childcare costs not paid for by Central Government schemes), the income levels in the 'grid scheme' are set at a higher rate;
- Disability benefits such as Disability Living Allowance and Personal Independence Allowance continues are disregarded;
- Where any applicant, their partner or dependent child(ren) are disabled, a further disregard of £40 per week will be given, thereby maintaining the current level of support to those with disabilities;
- Carer's Allowance and the support component of Employment and Support Allowance (ESA) is disregarded;
- Child benefit and Child Maintenance are disregarded;
- An amount in respect of the housing element, within Universal credit is disregarded;
- The total disregard on war pensions and war disablement pensions will continue;
- Extended payments are removed; and
- A capital limit of £6,000 with no tariff (or assumed income) will be applied to non-passported and non-Universal Credit claims.

## **6.0 TRANSITION TO THE NEW SCHEME AND THE EXCEPTIONAL HARDSHIP SCHEME**

- 6.1 The Council must be mindful that any transition to a new scheme may result in a change to the entitlement of certain applicants.

- 6.2 Inevitably, as with any change in scheme, there will be some winners and losers although the proposed scheme has been designed to protect the most vulnerable. It is proposed that the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment. The Council will consider all applications for exceptional hardship on an individual basis, taking into account available income and essential outgoings. Where appropriate, further support will be given to the applicant.
- 6.3 This approach will enable individual applicants to be dealt with in a fair and equitable manner. The Exceptional Hardship Scheme will form part of the Council Tax Reduction scheme and be paid through the Collection Fund. The Executive is recommended to approve that the authority to approve the Exceptional Hardship Scheme be delegated to the Section 151 Officer in consultation with the Portfolio Holder for Finance, Assets and Resources and Special Projects, and that the authority to grant relief under the Exceptional Hardship Scheme be delegated to the S151 Officer and be dealt with by lead officers within the Revenues and Benefits service.

## **7.0 FINANCIAL IMPLICATIONS**

- 7.1 Updated projections show that existing Council Tax Reduction schemes will cost an estimated £34.6m across the North Yorkshire Council area for the 2022/23 financial year. This cost is borne by each billing authority's Collection Fund, with the costs being shared between the billing authority and the major preceptors in proportion to the Band D Council Tax charges set in any one year. Based on current charges the approximate proportions for the 2023/24 year would be as follows:
- North Yorkshire Council - 82%
  - North Yorkshire, Police, Fire and Crime Commissioner - 18%
- 7.2 The overall approach for the single unified scheme will be to provide additional support to those households on the very lowest incomes. Based on the updated modelling of current caseload data the cost of the new scheme is estimated at £37m.
- 7.3 On 20<sup>th</sup> July 2022 the Council approved the proposals for Council Tax Discounts and Premiums and agreed that the additional income generated from those proposals (circa £2m) be ring-fenced to support the CTR scheme. The net additional cost of the CTR proposals, after allowing for this additional income, will stand at circa £400k.
- 7.4 The consultation feedback from the North Yorkshire Police, Fire and Crime Commissioner recognises the additional cost of the proposed CTR scheme and the impact that this may have on the funding available for both Policing and Fire within North Yorkshire going forward. The response however goes on to acknowledge that the vast majority of the additional cost will be offset by the additional changes to Council Tax Discounts and Premiums, and on that basis the Commissioner has confirmed their support for the proposals.
- 7.5 From the North Yorkshire Council's perspective earlier sections of this report set out that a key benefit of implementing a banded scheme is the administrative efficiencies that can be derived from the automation of the calculation of support for Universal Credit claimants, and reductions in the re-calculations of Council Tax Support and issuing of revised bills. There will also be reductions in the costs of undertaking recovery action and the provision needed for non-collection of Council Tax debts.

- 7.6 It is envisaged that the efficiencies that will be derived from the roll out of the banded scheme across the entire North Yorkshire Council area will more than cover the anticipated £400k net scheme cost, resulting in a cost neutral budget position for the new Council.

## **8.0 CONCLUSION AND REASONS FOR RECOMMENDATIONS**

- 8.1 Council Tax Reduction Schemes are the responsibility of the 'billing authority' under the Council Tax legislation. Currently this responsibility lies with the district and borough Councils but from 1 April 2023 this lies with the new North Yorkshire Council.
- 8.2 The Executive is asked to note the outcome of the statutory consultation on the CTR scheme and on the basis of the consultation responses recommend that Council approve the new, income banded / grid Council Tax Reduction scheme for working age applicants with effect from 1<sup>st</sup> April 2023; as detailed within **Sections 5 and 6** of this report.
- 8.3 The scheme will apply to the whole of the North Yorkshire Council area and will increase the overall level of support for the lowest income families, whilst reducing the administrative burden placed on the Council by the introduction of Universal Credit.

## **9.0 LEGAL IMPLICATIONS**

- 9.1 Schedule 1A (3) of the Local Government Finance Act 1992, states that before adopting a scheme, the authority must:
- consult any major precepting authority which has power to issue a precept to it,
  - publish a draft scheme in such manner as it thinks fit, and
  - consult such other persons as it considers are likely to have an interest in the operation of the scheme.
- 9.2 In order to set a new scheme, the Council is obliged to make a resolution by 11<sup>th</sup> March of the year prior to the scheme coming into place.

## **10.0 CLIMATE CHANGE IMPLICATIONS**

- 10.1 None

## **11.0 EQUALITIES IMPLICATIONS**

- 11.1 The move to the new scheme will either have a neutral or positive effect to the majority of working age claimants. The 14,410 pensioners within the scheme will not be affected.
- 10.2 Current modelling shows that 16,165 working age claimants will receive either the same or more support than under the previous schemes.
- 10.3 As with all changes however, there will be up to 2,588 claimants who may receive less support than previous. In such cases, claimants may seek further support through the Council's Exceptional Hardship Fund.
- 10.4 An Equalities Impact Assessment (EIA) has been completed and is shown at **Appendix E** to this report.

## **11.0 RECOMMENDATIONS**

11.1 Executive Members are asked to consider the contents of the report and:

- i. note the consultation responses on the draft CTR proposals;
- ii. recommend that Full Council approve the new, income banded / grid Council Tax Reduction scheme for working age applicants with effect from 1<sup>st</sup> April 2023; as detailed within **Sections 5 and 6** of this report;
- iii. approve that the authority to approve the accompanying Exceptional Hardship Scheme be delegated to the S151 Officer in consultation with the Portfolio Holder for Finance, Assets and Resources and Special Projects;
- iv. approve that the authority to grant relief under the Exceptional Hardship Scheme be delegated to the S151 Officer.

Gary Fielding  
Corporate Director, Strategic Resources

Report prepared by Kerry Metcalfe and Marcus Lee (Scarborough Borough Council and Ryedale District Council)

13 October 2022

## NORTH YORKSHIRE COUNCIL

## EXECUTIVE

19 JULY 2022

## Council Tax Reduction

**1.0 PURPOSE OF REPORT**

- 1.1 To recommend that the Council consults with Major Preceptors and Stakeholders on a new Council Tax Reduction (CTR) Scheme for the new North Yorkshire Council to be introduced from 1<sup>st</sup> April 2023.

**2.0 SUMMARY**

- 2.1 As billing authority, the new North Yorkshire Council must adopt a policy for the Council Tax Reduction scheme for the year commencing 1<sup>st</sup> April 2023. The proposals must be adopted by Full Council by 11 March 2023, however early approval is recommended in order that the financial implications of the decisions can be accommodated within the new organisation's budget and Council Tax setting process. It is intended that a unified approach to the Council Tax Reduction Scheme be adopted by the new organisation to ensure equity across the whole of the North Yorkshire Council area.
- 2.2 The purpose of this report is to seek authority to undertake a statutory consultation with both the public and the Major Precepting Authorities in respect of proposed changes to the Council Tax Reduction Scheme, which will take effect from 1<sup>st</sup> April 2023. It is currently envisaged that the final Scheme proposals will be presented to Full Council for consideration in November 2022.
- 2.3 The new unitary Council does not need to make any decision in relation to pension age applicants as that scheme is prescribed by Government and is operated by all English authorities in a similar way. As with all other authorities, the Council does however need to adopt a CTR scheme for working age applicants.
- 2.4 Council Tax Reduction was introduced from 1 April 2013 when it replaced the Central Government funded Council Tax Benefit regime. From its inception, the funding available to Councils from Government has reduced year on year.

**3.0 BACKGROUND**

- 3.1 CTR was introduced by Central Government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of the introduction, the Government:
- Placed the duty to create a local scheme for **Working Age** applicants with billing authorities;
  - Reduced initial funding by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and



- Prescribed that persons of **Pension age** would be dealt with under regulations set by Central Government and not the authorities' local scheme.

- 3.2 Since that time, funding for the Council Tax Reduction scheme has been amalgamated into other Central Government grants paid to Local Authorities and into the Business Rates Retention regime. It is now generally accepted that it is not possible to identify the amount of funding actually provided from Government sources.
- 3.3 Currently Council Tax Reduction schemes administered by the districts and boroughs are divided into two, with pension age applicants receiving support under the rules prescribed by statute, and the scheme for working age applicants being determined solely by the individual districts in their role as Council Tax billing authorities.
- 3.4 Pensioners, subject to their income, can receive up to 100 per cent support towards their council tax. No authority has the power to change the level of support provided to pensioners although in all cases the pension age schemes have been enhanced by North Yorkshire districts to allow the full disregard of war pensions and war disablement pensions (the Local Scheme). This fulfils the authorities' agreement to adopt the Armed Forces Covenant.
- 3.5 When Council Tax Reduction was introduced in 2013, for working age applicants, the districts and boroughs broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. Since that time however, each district and borough has made changes to the working age provision to a greater or lesser extent.
- 3.6 Four districts (Hambleton, Ryedale, Richmondshire and Selby) have fundamentally changed their approach for working age applicants by introducing a modern, simplified 'grid/ banded' scheme.
- 3.7 A high level summary of the working age schemes operated by each district is shown at **Appendix A**.
- 3.8 It can be clearly seen from **Appendix A** that the districts and boroughs currently run distinctly different working age schemes. This approach cannot continue and the new authority will need to adopt a common approach (i.e. a single unified scheme) across the whole area with effect from 1<sup>st</sup> April 2023.

#### **The main issues with the current scheme**

- 3.9 There are issues with some of the current schemes that need to be addressed if the new system is to continue to provide effective support to low-income taxpayers in a way that can be managed in a cost effective and efficient manner across the entire North Yorkshire area.

The main issues to consider are as follows:

- The need to assist low-income households and assist in the collection of Council Tax;
- The introduction of Universal Credit for working age applicants; and
- The need for a simplification of the scheme.

- 3.10 Each of the above are examined in detail below:

#### **The need to assist low-income households and assist in the collection of Council Tax**

- 3.11 Since 2013 when Council Tax Reduction was introduced a large number of authorities, including the North Yorkshire districts and boroughs, have required all working age applicants



to pay a minimum payment towards their Council Tax liabilities. Three of the existing districts still require working age applicants to pay a minimum amount (the greatest being 12.5%). The remaining districts and boroughs allow working age applicants up to 100% support.

- 3.12 There has been a strong view within the NY DCs that greatest support should be given to those households on the lowest of incomes. This view has gained momentum over the past few years but has been reinforced since the COVID-19 crisis which has had a major effect on incomes generally.
- 3.13 Whilst the principle of all working age households paying 'something' towards their Council Tax liabilities was initially thought to be an approach that would be central to the design of Council Tax Reduction, the reality is that, since its introduction, low-income taxpayers and the poorest households, have often been unable to pay the balance. This has resulted in additional collection costs, court, and enforcement action and, in some cases, the amounts demanded have been written off as uncollectable.
- 3.14 The costs of administering these cases are borne solely by billing authorities and have increased significantly over the years. With the difficulties experienced, the relatively low level of payment and the high administration costs incurred, it no longer makes the amounts economically viable to collect, notwithstanding the negative effects to those poorest households.

#### **Council Tax Reduction and the roll out of Universal Credit**

- 3.15 The introduction of Universal Credit within the North Yorkshire area has, as experienced in all other areas, brought a number of significant challenges to both the administration of Council Tax Reduction and also the collection of Council Tax generally. All Councils have experienced the following:
- The reluctance of Universal Credit claimants to make a prompt claim for Council Tax Reduction leading to a loss in entitlement;
  - A high number of changes to Universal Credit cases are received from the Department for Work and Pensions requiring a change to Council Tax Reduction entitlement. On average 40% of Universal Credit claimants have between eight and twelve changes in entitlement per annum. These changes result in amendments to Council Tax liability, the re-calculation of instalments, delays, and a demonstrable loss in collection; and
  - The increased costs of administration through multiple changes with significant additional staff time being needed.
- 3.16 It is clear that means tested designed Council Tax Reduction schemes, which are too reactive to change, will not be viable in the longer term now that Universal Credit has been rolled out fully within the area and with the significant increase in Universal Credit claimants due to the COVID-19 crisis. The move to a new, more efficient scheme from the commencement of the new Council in 2023 is imperative.

#### **The need for a simplified approach to the Council Tax Reduction Scheme.**

- 3.17 Notwithstanding the introduction of Universal Credit, means tested schemes have major defects namely:
- They are complex for customers to understand and are based on a complex calculation of entitlement;
  - The administration for staff is complex, with staff having to request significant amounts of information from applicants;

- Staff have to undergo significant training to be proficient in processing claims;
- The timescales for processing applications is lengthy, mainly due to the complexity and evidence required to support the applications; and
- The administration of the scheme is costly when compared to other discounts for Council Tax.

3.18 There is therefore a need to introduce a simplified scheme across the whole of the North Yorkshire area, not only to align all seven schemes but also to mitigate the effects of Universal Credit and make it easier for customers to make a claim and significantly reduce the costs of administration.

#### **4.0 PROPOSALS FOR THE 2023/24 COUNCIL TAX REDUCTION SCHEME**

4.1 In view of the above it is proposed that a simplified banded / income approach be implemented as the scheme for the new North Yorkshire Council. The approach has been designed to provide support to the poorest households as well as addressing the following issues:

- (a) The problems with the introduction of full-service Universal Credit; and
- (b) The significant increase in administration costs due to the high level of changes received in respect of Universal Credit;

4.2 Benefits Managers from all of the district and borough councils have been working with an external consultant since early 2022 to develop proposals for a new scheme, and this work is now complete. Consultation on the proposals now needs to be undertaken with the public and the major precepting authorities. If accepted by the Council, the new scheme will take effect from 1<sup>st</sup> April 2023.

4.3 The proposed new scheme has a number of features as follows:

- More support given to those households on the lowest of incomes;
- The changes can **only be made to the working age schemes** as the current schemes for pensioners is prescribed by Central Government;
- The current schemes operated within the districts and boroughs will be replaced by a single unified simple income grid model as shown below:

	Passported	Single	Couples £	Family with One Child £	Family with Two or more children £
Discount level		Weekly Income Levels £			
<b>Band 1 100%</b>	Relevant Benefit	0.00 to 120.00	0.00 to 167.00	0.00 to 219.00	0.00 to 271.00
<b>Band 2 75%</b>	N/A	120.01 to 160.00	167.01 to 208.00	219.01 to 261.00	271.01 to 312.00
<b>Band 3 50%</b>	N/A	160.01 to 210.00	208.01 to 261.00	261.01 to 302.00	312.01 to 354.00
<b>Band 4 25%</b>	N/A	210.01 to 265.00	261.01 to 312.00	302.01 to 354.00	354.01 to 396.00

- It is proposed that the highest level of discount (i.e. Band 1) will be at a maximum level of liability (100%), and all current applicants that are in receipt of a 'passported benefit' such as

Income Support, Jobseeker's Allowance (Income Based) and Employment and Support Allowance (Income Related) will receive maximum discount:

- All other discount levels are based on the applicant's and partner's, (where they have one) net income;
- The scheme allows for variation in household size, with the levels of income per band increasing where an applicant has a partner, and / or dependants;
- There is no restriction on Council Tax band level;
- There are no charges made where an applicant has non-dependants living with them. This is a significant change for some districts and boroughs and means that the administration of the scheme will be more straightforward whilst also protecting low-income families where adult sons and daughters for example remain at home;
- To encourage work, a standard £25 per week disregard for a single applicant and £50 per week disregard for a lone parent or couple is provided against all earnings. This will take the place of any standard disregards and additional earnings disregards. Where a family also receives a childcare disregard (for childcare costs not paid for by Central Government schemes), the income levels in the 'grid scheme' are set at a higher rate;
- Disability benefits such as Disability Living Allowance and Personal Independence Allowance continues are disregarded;
- Where any applicant, their partner or dependent child(ren) are disabled, a further disregard of £40 per week will be given, thereby maintaining the current level of support to those with disabilities;
- Carer's Allowance is disregarded;
- Child benefit and Child Maintenance are disregarded;
- An amount in respect of the housing element, within Universal credit is disregarded;
- The total disregard on war pensions and war disablement pensions will continue;
- Extended payments are removed; and
- A capital limit of £6,000 with no tariff (or assumed income) is applied.

4.4 With the simplicity of the proposed new scheme and by adopting a more 'Council Tax discount approach', it will help to minimise administration costs, which are caused by failings in some of the current schemes and Universal Credit as follows:

4.5 The scheme will require a simplified claiming process. Applicants will see a significant reduction in the claiming process and, where possible, Council Tax Reduction will be awarded automatically. For Universal Credit applicants *any* Universal Credit data received from the Department for Work and Pensions (DWP) will be treated as a claim for Council Tax Reduction. Where information is received from DWP, the entitlement to Council Tax Reduction will be processed automatically without the need to request further information from the taxpayer. These changes will have the following distinct advantages namely:

- **Speed of processing** – all claims will be able to be calculated promptly and largely automatically without the need to request further information which inevitably leads to delays;
- **Maximising entitlement to every applicant** - there will no requirement for Universal Credit applicants to apply separately for Council Tax Reduction, and the claiming process for all other applicants will be simplified significantly. Entitlement to Council Tax Reduction will be maximised, with a reduced risk of loss of discount or the need for backdating;
- **Maintenance of collection rates** – the new scheme will avoid constant changes in discount, the need for multiple changes in instalments and therefore assist in maintaining and potentially exceeding the high collection rates currently being achieved. The increased level of discount will assist all those applicants on the lowest levels of income, again improving the overall collection rate;

- 4.6 The income bands are sufficiently wide to avoid constant changes in discount. The new scheme, with its simplified income banding approach will have the following advantages:
- Only significant changes in income will affect the level of discount awarded;
  - Council Taxpayers who receive Council Tax Reduction will not receive multiple Council Tax demands and adjustments to their instalments; and
  - The new scheme is designed to reflect a more modern approach, where any discount changes will be effective from the day of the change rather than the Monday of the following week.

## **5.0 TRANSITION TO THE NEW SCHEME AND THE EXCEPTIONAL HARDSHIP SCHEME**

- 5.1 The Council must be mindful that any transition to a new scheme may result in a change to the entitlement of certain applicants.
- 5.2 Inevitably, as with any change in scheme, there will be some winners and losers although the proposed scheme has been designed to protect the most vulnerable. It is proposed that the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment. The Council will consider all applications for exceptional hardship on an individual basis, taking into account available income and essential outgoings. Where appropriate, further support will be given to the applicant.
- 5.3 This approach will enable individual applicants to be dealt with in a fair and equitable manner. The Exceptional Hardship Scheme will form part of the Council Tax Reduction scheme and be paid through the Collection Fund.

## **6.0 FINANCIAL IMPLICATIONS**

- 6.1 The current Council Tax Reduction schemes costs approximately £35.7m across the North Yorkshire Council area. This cost is borne by each billing authority's Collection Fund, with the costs being shared between the billing authority and the major preceptor in proportion to the Band D Council Tax charges set in any one year. Based on current charges the approximate proportions would be as follows:
- North Yorkshire Council - 82%
  - North Yorkshire, Police, Fire and Crime Commissioner - 18%
- 6.2 The overall approach for the single unified scheme will be to provide additional support to those households on the very lowest incomes. Based on the modelling of current caseload data the cost of the new scheme is estimated at £38m. Financial modelling will be undertaken periodically throughout the project to reflect movements in caseload, and updated cost projections will be presented to Full Council alongside the final scheme proposals.
- 6.3 On 5<sup>th</sup> July the Council's Executive was presented with a report which set out the recommendations for Council Tax Discounts and Premiums. The report established that - if approved - the proposals will generate additional Council Tax revenue of circa £2m, and recommended that the additional income be ring-fenced to support the Council Tax Reduction scheme. If the proposals are agreed the budget for the Council Tax Reduction scheme will stand at £37.7m (i.e. £35.7m existing spend plus £2m ring-fenced revenue), compared to the £38m estimated cost of the new scheme; resulting in a net cost of circa £300k.

- 6.4 Earlier sections of this report set out that a key benefit of implementing a banded scheme is the administrative efficiencies that can be derived from the automation of the calculation of support for Universal Credit claimants, and reductions in the re-calculations of Council Tax Support and issuing of revised bills. There will also be reductions in the costs of undertaking recovery action and the provision needed for non-collection of Council Tax debts.
- 6.5 It is envisaged that the efficiencies that will be derived from the roll out of the banded scheme across the entire North Yorkshire Council area will more than cover the anticipated £300k net scheme cost, resulting in a cost neutral budget position for the new Council.

## **7.0 CONCLUSION AND REASONS FOR RECOMMENDATIONS**

- 7.1 Council Tax Reduction Schemes are the responsibility of the 'billing authority' under the Council Tax legislation. Currently this responsibility lies with the districts and borough Councils but from 1 April 2023 this lies with the new North Yorkshire Council.
- 7.2 The Executive is asked to approve the launch of a consultation with public and Major Precepting Authorities on the introduction of a new, income banded / grid Council Tax Reduction scheme for working age applicants with effect from 1<sup>st</sup> April 2023; as detailed within **Sections 4 and 5** of this report.
- 7.3 The scheme will apply to the whole of the North Yorkshire Council area and will increase the overall level of support for the lowest income families, whilst reducing the administrative burden placed on the Council by the introduction of Universal Credit.

## **8.0 LEGAL IMPLICATIONS**

- 8.1 Schedule 1A (3) of the Local Government Finance Act 1992, states that before adopting a scheme, the authority must:
- consult any major precepting authority which has power to issue a precept to it,
  - publish a draft scheme in such manner as it thinks fit, and
  - consult such other persons as it considers are likely to have an interest in the operation of the scheme.
- 8.2 It is proposed that the consultation will take place over an 8 week period, commencing on 25 July 2022 and closing on 18 September 2022. To encourage maximum public participation a Consultation Communication Plan has been drafted. As part of the Communication Plan all existing Working Age claimants across the North Yorkshire area will be written to in order to encourage participation in the consultation. The Consultation will be primarily web based, however non digital residents will be able to request paper copies of the consultation and support will be available for those who require assistance completing the consultation. In addition there will be further wider communication including the wider public.
- 8.3 On closure of the consultation the results will be analysed and be included in the report to Full Council in November 2022 for approval of the Council Tax Reduction scheme for the new North Yorkshire Council.
- 8.2 In order to set a new scheme, the Council is obliged to make a resolution by 11<sup>th</sup> March of the year prior to the scheme coming into place.

## **9.0 CLIMATE CHANGE IMPLICATIONS**

- 9.1 None

## **10.0 EQUALITIES IMPLICATIONS**

- 10.1 The move to the new scheme will either have a neutral or positive affect to the majority of working age claimants. The 14,570 pensioners within the scheme will not be affected.
- 10.2 Initial modelling shows that 16,601 working age claimants will receive either the same or more support than under the previous schemes.
- 10.3 As with all changes however, there will be up to 2,594 claimants who may receive less support than previous. In all of those cases, further support will be available through the Council's Exceptional Hardship Fund.
- 10.4 An Equalities Impact Assessment (EIA) has been completed and is shown at **Appendix B**. The EIA will be reviewed during the consultation process and an updated EIA will be provided to accompany the final recommendation report.

## **11.0 RECOMMENDATIONS**

- 11.1 It is recommended that the Council consults with Major Preceptors and Stakeholders on a new Council Tax Reduction Scheme for 2023/24 onwards for the new North Yorkshire Council as set out in this report.

Gary Fielding  
Corporate Director, Strategic Resources

Report prepared by Kerry Metcalfe and Marcus Lee (Scarborough Borough Council and Ryedale District Council)

## EXISTING COUNCIL TAX REDUCTION SCHEMES

Working Age Scheme	Craven	Hambleton	Harrogate	Richmondshire	Ryedale	Scarborough	Selby
Type of Scheme	Means Tested	Grid	Means Tested	Grid	Grid	Means Tested	Grid
Grid Levels	N/A	90/80/60/30	N/A	100/75/50/25	100/75/50/25	N/A	100/75/50/25
Maximum Level of Support for Working Age applicants	90%	90%	100%	100%	100%	87.5%	100%
Dependants Additions (Maximum)	No Limit	2	2	2	2	2	2
Capital Limit	£16,000	£6,000	£16,000	£6,000	£6,000	£16,000	£6,000





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# North Yorkshire - Council Tax Reduction Scheme 2023/24 Consultation Summary Of Results




Background to the Council Tax Reduction Scheme consultation

**1. I have read the background information about the Council Tax Reduction Scheme:  
This question must be answered before you can continue.**

Answer Choices			Response Percent	Response Total
1	Yes		99.35%	1532
2	No		0.65%	10
			answered	1542
			skipped	553




Part 1 - Introducing an income banded scheme for all working age applicants which will provide up to 100% support

**2. Do you agree with introducing an income-based banded discount scheme as shown above?**




Answer Choices			Response Percent	Response Total
1	Yes		60.99%	727
2	No		25.25%	301
3	Don't Know		13.76%	164
			answered	1192
			skipped	903

Part 2 - Removing Non Dependant Deductions




**4. Do you agree with this proposal?**

Answer Choices			Response Percent	Response Total
1	Yes		63.63%	726
2	No		19.89%	227
3	Don't Know		16.48%	188
			answered	1141
			skipped	954




### Part 3 - Disregarding the housing element of Universal Credit

6. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		68.06%	748
2	No		17.83%	196
3	Don't Know		14.10%	155
			answered	1099
			skipped	996




Part 4 - Where applicants or their partner (if they have one) are working, a standard disregard of £25 will be applied for single applicants and £50 for couples and lone parents

8. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		71.49%	770
2	No		13.56%	146
3	Don't Know		14.95%	161
			answered	1077
			skipped	1018




Part 5 - Any new claim or change in circumstances will be assessed on a daily basis

10. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		80.24%	853
2	No		6.77%	72
3	Don't Know		12.98%	138
			answered	1063
			skipped	1032




Part 6 - Backdating any discount (up to a maximum of 12 months) where circumstances show that the applicant would have been continuously eligible for the period in question had they applied at that time

12. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		82.91%	873
2	No		10.26%	108
3	Don't Know		6.84%	72
			answered	1053
			skipped	1042




Part 7 - Protecting people with a disability by disregarding PIP, ESA (Support Component) or DLA and providing a further disregard of £40 per week where the applicant, partner or dependant is getting the disability benefit

14. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		76.61%	796
2	No		13.47%	140
3	Don't Know		9.91%	103
			answered	1039
			skipped	1056




Part 8 - Protecting families by disregarding Child Benefit and Child Maintenance

16. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		75.61%	772
2	No		15.77%	161
3	Don't Know		8.62%	88
			answered	1021
			skipped	1074




## Part 9 - Disregarding Carer's Allowance

18. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		84.38%	859
2	No		8.64%	88
3	Don't Know		6.97%	71
			answered	1018
			skipped	1077




## Part 10 - Protecting War Pensioners by disregarding War Pensions or War Disablement pensions in full

20. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		84.26%	851
2	No		8.02%	81
3	Don't know		7.72%	78
			answered	1010
			skipped	1085

## Part 11 - Introducing a capital limit of £6,000

22. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		53.75%	538
2	No		34.97%	350
3	Don't know		11.29%	113
			answered	1001
			skipped	1094







## Part 12 - Providing an Exceptional Hardship Scheme

24. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	Yes		78.13%	779
2	No		10.63%	106
3	Don't know		11.23%	112
			answered	997
			skipped	1098

### About you



27. Are you completing this form on behalf of an organisation or group?				
Answer Choices			Response Percent	Response Total
1	Yes		1.86%	18
2	No		98.14%	951
			answered	969
			skipped	1126

### Questions for Individuals



28. Where do you live?				
Answer Choices			Response Percent	Response Total
1	Craven District Council area		7.28%	68
2	Hambleton District Council area		15.20%	142
3	Harrogate Borough Council area		26.98%	252
4	Richmondshire District Council area		7.17%	67
5	Ryedale District Council area		10.06%	94
6	Scarborough Borough Council area		24.30%	227





### 28. Where do you live?

7	Selby District Council area		8.46%	79
8	Outside of the North Yorkshire area		0.54%	5
			answered	934
			skipped	1161







### 29. Do you pay Council Tax?

Answer Choices			Response Percent	Response Total
1	Yes		94.70%	893
2	No		5.30%	50
			answered	943
			skipped	1152



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

Answer Choices			Response Percent	Response Total
1	Yes		45.65%	430
2	No		54.35%	512
			answered	942
			skipped	1153



### 31. Which of the following best describes your employment status?

Answer Choices			Response Percent	Response Total
1	Employed full time		33.55%	314
2	Employed part time		18.80%	176
3	Retired		19.98%	187
4	Unemployed		3.21%	30
5	In full or part time education		0.21%	2
6	Long term sick or disabled		18.38%	172





### 31. Which of the following best describes your employment status?

7	Providing care for others		5.45%	51
8	Maternity, paternity, or adoption leave		0.43%	4
			answered	936
			skipped	1159






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

Answer Choices			Response Percent	Response Total
1	Yes		0.32%	3
2	No		99.68%	934
			answered	937
			skipped	1158





### 33. How would you describe your gender?

Answer Choices			Response Percent	Response Total
1	Male		32.88%	311
2	Female		61.95%	586
3	I describe myself in another way		0.85%	8
4	I prefer not to say		4.33%	41
			answered	946
			skipped	1149





### 34. What is your age?

Answer Choices			Response Percent	Response Total
1	18-24		0.74%	7
2	25-34		9.31%	88
3	35-44		14.50%	137
4	45-54		22.22%	210
5	55-64		31.96%	302









### 34. What is your age?

6	65-74		12.80%	121
7	75-84		3.81%	36
8	85+		0.21%	2
9	Prefer not to say		4.44%	42
			answered	945
			skipped	1150

### 35. Do you consider yourself to be a disabled person or to have a long term, limiting condition?

Answer Choices			Response Percent	Response Total
1	Yes		31.46%	297
2	No		63.03%	595
3	Don't know		1.06%	10
4	Prefer not to say		4.45%	42
			answered	944
			skipped	1151

### 36. How would you describe your ethnic background?

Answer Choices			Response Percent	Response Total
1	English / Welsh / Scottish / Northern Irish / British		89.18%	841
2	Irish		0.32%	3
3	White Other		3.39%	32
4	Mixed / Multiple ethnic groups		0.53%	5
5	Asian / Asian British		0.21%	2
6	Black / African / Caribbean / Black British		0.21%	2
7	Other Ethnic Group		0.74%	7
8	Prefer not to say		5.83%	55
			answered	943
			skipped	1152

Gary Fielding  
Corporate Director Strategic Resources  
County Hall  
Northallerton  
North Yorkshire  
DL7 8AD

**Date 30<sup>th</sup> August 2022**

**RE: Council Tax Reduction Scheme 2023/24**

Dear Gary

Further to your letter of the 25<sup>th</sup> July in relation to the Council's proposals to implement a single unified Council Tax Reduction scheme for working age applicants within the new Council's area from 2023/24.

I am very supportive of a number of the aims of the proposed new scheme and especially welcome that one of the aims of the proposed changes are to support the most vulnerable. I am also very supportive of the intention of the Council to provide the maximum level of support for the most vulnerable and lowest income families.

That being said, the proposed new scheme does come at a cost, that you have estimated is £2.3m higher than the current schemes in operation. This will clearly have an impact on the resources I would have otherwise had available for both Policing and Fire going forward.

I estimate that the impact of the scheme will reduce the funding that I would have otherwise had available for Policing by £325k per year and for Fire by £90k per year.

This is something that I will need to take into account when proposing both the Police and Fire precept for 2023/24.

I do however note that the Council have already made additional changes to Council Tax Discounts and Premiums that should offset the vast majority of the additional costs of the new scheme, and therefore with this in mind I am supportive of the proposed aims of the new scheme.



Yours sincerely

Zoe Metcalfe  
Police, Fire and Crime Commissioner for North Yorkshire

# North Yorkshire - Council Tax Reduction Scheme 2023/24 Consultation Final Analysis




## 2. Background to the Council Tax Reduction Scheme consultation

**1. I have read the background information about the Council Tax Reduction Scheme: This question must be answered before you can continue.**

Answer Choices			Response Percent	Response Total
1	Yes		99.35%	1532
2	No		0.65%	10
			answered	1542
			skipped	553

## 3. Part 1 - Introducing an income banded scheme for all working age applicants which will provide up to 100% support

**2. Do you agree with introducing an income-based banded discount scheme as shown above?**

Answer Choices			Response Percent	Response Total
1	Yes		60.99%	727
2	No		25.25%	301
3	Don't Know		13.76%	164
			answered	1192
			skipped	903

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	345
1	No mention of the 25% single person allowance. As someone with a limited salary (approx 10k/year, but over the £6k savings - I will lose out.			
2	To avoid further division within the country and make things fair, I think a minimum should apply to all working age claimants, perhaps at 90%. This would also in theory reduce the costs involved in supporting the 100% relief. Although I understand that supporting the 100% relief would relieve a lot of burden on council officers dealing with calls etc. I am also confused why the new scheme is based on weekly income when most claimants on Universal credit work monthly or within a set pay assessment, is this easily calculated and a breakdown available for claimants, especially for those households where their incomes fluctuate?			

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 3  | I don't agree with anyone in band 1 getting 100% discount everybody should be made to pay a small amount. Band 4 & 5 should be increased slightly   |
| 4  | This system doesn't take into account married couples where one is a student, or not working but not receiving benefits.<br>Children are a lifestyle choice not a necessity. Why should the council support people's lifestyle choices and give huge discounts to family's with children and not those without. It should be the same discount regardless of children or not.   |
| 5  | You don't mention Universal Credit in the benefits now if you are getting a top up then you should be in band 1 as Council Tax is the most expensive bill that you have after rent and if you get UC then generally they are paying some of your rent and the cost of living is so much more than the top up of UC  |
| 6  | Support is given via various Benefits - this is not a benefit, but a tax on those who do not receive benefits - it takes no account of the earnings in the household, only the benefits being received - many benefit recipients may be able to earn if the benefit system did not disqualify/penalise them for increasing their earnings. It is time to review the whole system, not just to add another layer on top of the existing confusion.   |
| 7  | It becomes a means tested benefit reminiscent of the Parish / Poor Laws & given inflation the proposed rates are in my opinion low. Our average weekly shopping bill is £110.00 & we don't eat out.   |
| 8  | Some peoples only income is universal credit and they receive lcwra but not pip so have a higher income but it's not classed as a disability benefit so get penalised for been ill but pip isn't always easy to get it can take years of fighting   |
| 9  | I currently get 90% reduction. My esa is £125 so I would be moved to 75% help. Everyone is being moved to Universal credit which means I can't afford to live and everyone misses out on cost of living payments. That as well as bedroom tax 14%. Is not affordable. I have been applying for 1 bedroom disabled housing for over 5 years. You haven't built many and being under 50 I am not eligible. Anyone single on any long term disabled benefit or full not fit for work or work related activity should be on the highest reductions. |
| 10 | Ignores wealth of individuals. Ie persons with relative wealth (on-shore and more importantly off-shore) who are deliberately drawing low incomes will qualify for 100% benefit instead of using their savings to off set   |
| 11 | Don't see why pensioners who took company pensions should suffer ,because they saved for retirement   |
| 12 | The support should be provided by Central Government  |
| 13 | If it excluded people living in properties in Band E-H, I think that would be easier to accept. In practice I know it probably does, but I would like it to be stated   |
| 14 | If you are single and working more than 28 hrs per week on Nmw you won't get any help. But £13800 a year is hardly anything to live on. Especially as rent, bills and food are so high.<br><br>I'd like to know how much the new council will save if this proposal goes forward.   |
| 15 | How is net income calculated. What allowances are applicable. Do these allowances mirror those set by legislation for housing benefit/Income Support/universal credit?  |
| 16 | The concern is for people on middle income really - those on low income receive all sorts of help , play schemes , vouchers , benefits etc but those on a middle income receive nothing and as everything rises will be the ones being forced into a low income situation but with no extra help....then the wheel rotates with more people being forced into a lower bracket   |
| 17 | 1. It is discriminatory against a unitary family which would be left in a worse monetary position than a "blended" family where both receive the same overall income but an element of the "blended" family income comes from Maintenance payments which would be dis-regarded.<br>2. There should be no dis-regard for non-dependents living in the property. They will  |

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	have their own source of income and should be contributing to all household expenditure including Council Tax.
18	The income thresholds are all very low. I would be happier to see them all increased, maybe by 50% or so.
19	<p>There should be more incentive for working people, a higher disregard.</p> <p>The capital limited should be the same at DWP at at least £16k+. This then provides a safety net for those who own their own homes claiming CTAX support who will have ongoing maintenance to fund. This is particularly important for pensioners, who CAN NOT realistically get a job to pay for a new kitchen/toilet, boiler, window or roof repair.</p> <p>Having it at atleast £16k also protects those who are working who temporally become out of work. We shouldn't be penalising those who save.</p>
20	When will the weekly income be calculated for someone who has a variable wage? At the moment monthly bills reflect this (though I can see that this is costly to the council). Will it be on average pay for the previous year? What if someone loses their job- how does the support change?
21	<p>The maximum CTR discount should be set at 80%; everyone that uses services should pay something towards their consumption.</p> <p>In addition, this scheme should also include a general reduction category for anyone in NY who does not have children. Children and families with children consume more services than those without and CT schemes need to reflect this inequality and address this current discrimination.</p>
22	I am a single resident. I do not use as many services as other people. I don't put out much rubbish to be collected, some weeks I don't even put my black bin out. Why should I not still get a reduction on my council tax. But according to your proposals I would lose that.
23	I am a single parent and on a low income, which is slightly above the net weekly income in band 5, which means I would receive no council tax discount whatsoever. This would make a huge difference to me as I currently receive reasonable relief on my bill.
24	So I'm thinking single household occupancy will lose 25% reduction on their Council Tax Bill. With an annual full time salary of £18593, currently 14p per hour above minimum wage, I would therefore not qualify for any help. With ever soaring fuel bills and cost of food this would put an immense strain on my finances and ultimately leaving others in the same position as myself potentially on the breadline. I think to remove the single occupancy 25% reduction will affect thousands of us in the Scarborough area - looks like we'll have to get a 2nd job to financially survive.....The net income allowance for each of the bands isn't high enough.
25	This is difficult to say without seeing what the current reduction is for these families
26	System is unfair due to the geography of north Yorkshire - one scheme doesn't work for all demographics
27	Too many bands and too complicated to navigate your way through. Why is there difference in rates for a single parent and a single person - discriminatory.
28	Too generous
29	<p>Many older people own homes in North Yorkshire of considerable value . Council tax and energy bills plus insurance swallow up most of if not all income .</p> <p>These people are considered wealthy by their asset worth , A pensioner should be classed as a pensioner and council tax be capped at a certain level</p>
30	Because like the existing statement people with disabled children will not be accommodated. The current system is pitiful. A family member who works 35 hours a week. By the time he has traveled to work his wages don't scratch the surface of outgoings. This family member has a disability and 2 disabled children. His wife is up and down in the night when her child's ventilator goes off or husband who is also on a ventilator stopped breathing



**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |  |
|----|--|
| 31 | Consideration should be given to cost of living outgoings too such as mortgage, disability, etc  |
| 32 | I'm not clear though on how self employment will be treated.   |
| 33 | I am a single mother to 2 children with little support outside of my work. I work full time condensed hours and have an extra job to afford to live in Harrogate. According to the above I would get 0% relief which just seems unfair as times are hard for everyone. Perhaps the council should make some efficiencies in their services to ensure the rates are lower. I am all for the people on lowest incomes getting 100% support (over me) but there are a range of supports available to those individuals, and I am not entitled to anything. Single parents should be entitled to more not grouped in with the couple column. |
| 34 | With the cost of living so high £396 (£20,592pa) is far too low a threshold. Average rents for a 3 bed house are currently approximately £1000pm - more than half of this annual income. The threshold needs to be raised so working families with children benefit from reduced council tax if their income is below £35000pa   |
| 35 | not all people have consistent incomes, this may vary for reasons such as job change, ill health, early retirement.<br>will benefits be include on these assessment's?<br>as every time a change occurs we would have to keep you updated, similar to tax credits, which was a pain to do, should you forget.  |
| 36 | If you work hard and earn a good wage which is mid way - not in the top highest earners - you always seem to still also penalised for this. You lose so much in other contribution's etc. I come out with around £6-7k less than I earn a year!  |
| 37 | Because my income changes from month to month as I work in a school and only get paid for term time  |
| 38 | Income shouldn't affect bills that are for households.   |
| 39 | No one should be 100% exempt. It is important that people see local services being paid for from contributions from all. 80% reduction should be the maximum.  |
| 40 | What is the incentive to work hard/smart to earn more? Every time you earn more you get penalized by the system.   |
| 41 | Whilst I believe an income based system makes sense the income values are too small. No incentive to earn  |
| 42 | I agree with the income-based banded discount scheme but I think the bands should be set at higher levels of income.   |
| 43 | "Income" as set out above will no doubt be defined as any income regardless of source etc and perhaps is better defined as to how this new bureaucratic monster driven by greed of those who run it can be better defined as "how can we deem you to be liable to pay as much council tax as we can possibly get our hands on to feather our own nests"  |
| 44 | It unfairly discriminates against those that are marginally over the selected capital levels   |
| 45 | I have retired but not able to draw my state pension as i am not old enough. I currently have a small income a month from a private pension. I had to retire early to look after my elderly , vulnerable disabled mother. My partner works so her earnings will affect our total income.   |
| 46 | I think that all income should be considered when calculating how much discount a household receives, including any and all benefits they are receiving. This is still an income for the recipient and they should not receive special treatment over a standard household who earns their income through employment. All income needs to be considered or this is very unfair for regular households, all of whose income is taken into consideration when assessing their council tax liability.   |
| 47 | At the moment, I'm not 100% sure it is the best way forward - will require more information before I fully decide.   |

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 48 | Single working people who rely only on their own income (no other benefits) who are already struggling due to the cost of living rises, high rents etc to heat their homes etc will not be able to afford to pay full council tax. Presently they would receive 25% (as a single person household) so this cohort would be worse off.   |
| 49 | i agree it should be income based but i disagree that it is 100% discounted   |
| 50 | People buy their houses based upon their salaries/expenditure, some people with higher salaries can only just afford their bills, mortgage and childcare because they have a large mortgage and pay for full time child care to able them to earn more. None of this is taken into account with an income based discount scheme. Some people on benefits in council accommodation and no or lower childcare costs who will benefit from this have more spare money then those working and spending a lot of it on a mortgage and childcare - I know this isn't always the case but I don't think it is fair for people earning more to be penalised when they don't have any spare disposable income as it is.  |
| 51 | As I single person living on my own that my council tax will increase by 25% for a single person and that I pay the same council tax as a family is grossly unfair  |
| 52 | How are you going to know how much someone earns? Sounds like an annual declaration of income will be required?   |
| 53 | I'm a single person occupant, above such threshold as to not receive a (currently single person occupancy discount) any assistance falling just outside the boundaries set above.<br>Public sector worker, no payrises in 3 years, mortgage payments increasing by £100 a month, gas & electric bills more then doubled. Yet more additional costs to bare with a poo quality of service for cost.  |
| 54 | I think council tax should reflect what each person's slice of the overall amount ought to be. Then, take into account income. It shouldn't be based on the 'market value' of the property, because what ever size property one lives in doesn't have any effect whatsoever on services used, which is per PERSON, not per brick. It's just currently a system based on nonsense. One might have scrimped to buy a larger house rather than swanned about on holidays, but none of that matters, what matters is how many persons in that house are going to be using council services. So bill each person according to income, it's not difficult. And disregard any savings, as once again that ought have no bearing whatsoever, apart from any income generated by such. |
| 55 | Higher income households who pay their council tax in full should receive the full support. If those who pay in full are expected to receive less support, then the council tax should be reduced.  |
| 56 | As a single person who is running a single household this is the only support I receive. I am also just above the threshold for any support of any type. The salary based above would mean I would get £0. I think it's unfair to do it on salary. Regardless of how much you earn there is 1 person in my house. Single people are finding it hard enough to run a household especially with the increase of energy etc. single people try their best to support themselves on 1 income and so I would welcome a % discount regardless on their salary.  |
| 57 | Because it doesn't take into account outgoings. My net income doesn't qualify for a discount but I have massive outgoings that wipe out that income every month.  |
| 58 | There is no incentive for people to provide for themselves - essentially they are reward for doing as little as possible. Why would a couple without children earn so little as to warrant 100% discount?   |
| 59 | charge should be driven principally by use of services  |
| 60 | Everyone should pay something.  |
| 61 | As a person who lives alone and earns more than the discount level applied i feel this is unfair. I have to pay for all bills myself and this was the 1 discount which was applied regardless of my wage. I am also just above the thresh hold for any help with government schemes. I feel people who earn a good wage and live alone try to hold a household together but get punished for trying to succeed.   |

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |  |
|----|--|
| 62 | My partner is disabled and will likely need expensive care whilst I try to continue working, I think banding should be reconsidered where a member of the household is disabled  |
| 63 | There's always a danger that people earning just over the start of one band will be penalised in comparison to those earning just under. It may also encourage those earning just above a band to reduce their working hours slightly to benefit from more discount rather than essentially work the extra hours for free/ less pay.   |
| 64 | Are you proposing to remove the 25% discount for single occupancy of a property based on income? That would be totally unacceptable, and not a 'slight increase' for a few people that you allude to in the outline statement.   |
| 65 | I agree in principle yet cannot at this stage agree without knowing how it will get paid for: presumably by some paying more who are not in these lower income brackets.   |
| 66 | I think it should be the same for everyone, it doesn't seem fair that if you earn more, you pay more   |
| 67 | The income levels for discount appear low. I would adjust the bands so that more people qualify  |
| 68 | North Yorkshire always supports small businesses, as most of these businesses will be sole traders how will you support self employed. How would there reductions be calculated as currently there earnings are only calculated once per year within there tax return.   |
| 69 | Income bands are far too low. I would agree on a system based upon significantly uplifted income bands particularly in the present fiscal climate. It is also highly probable those in my own area will see a significant increase in their level of Council Taxation as a result of the move to a unitary system. Combine this with inflation approaching 10% and income level increases significantly lower then it is obvious the system as proposed will not offer the required level of support.  |
| 70 | Yes but I think the maximum should be 90%; everyone should be making a contribution to the council costs   |
| 71 | Whilst I agree, I think single people and single parents should remain entitled to a discount as they incur disproportionate expenses elsewhere  |
| 72 | Parents working full time may be in receipt of more money but this is then seriously decremented by the cost to child care to facilitate them doing this - I do not feel this approach takes this into account. Even with Childcare vouchers Before/After school care can in excess of £500 a month.   |
| 73 | Just because two parents both work 40 hours per week in jobs which are not considered "low income" doesn't mean that they don't struggle too. This year council tax (increase by £30 per month), electricity & gas (increase of £100 per month), food (increased by £90 per month), fuel, life insurances etc all went up, leaving us with nothing at the end of the month after all bills have been paid.   |
| 74 | The "higher" income band is definitely too low, the highest figure on there where you propose to give support would mean that a family of 4 would need to have an annual income of less than £20592 in order to receive support. More support needs to be offered to workers below an income of £30000!  |
| 75 | High income families get taxed enough already and families who are just over the threshold suffer the most. We get less support for childcare cost, less support for cost of living, pay enough tax and NI. Our council tax has recently increase by two bands (despite the village now being used as an asylum centre base, Linton on Ouse), we have two children in childcare 4 days a week, cost of living and associated targeting of higher income families is crippling and is now unfair in higher income families who contribute much more already on terms of NI, tax and putting money back into the economy. Lower income families get sufficient support already and already benefit from lower council tax assuming they live in a house in keeping with lower income families. If not, they it's withing their power to sell and downsize accordingly. |

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 76 | I don't wish to share my income information with the council. Council tax should be standardised based on the property.   |
| 77 | This will be open to abuse by people in the cash economy who do not declare their income providing an unfair burden on taxpayers.   |
| 78 | How and how often can you check if incomes have changed?  |
| 79 | Weekly net income allowance very low, should be higher or many will miss out on any reduction.  |
| 80 | This sounds very similar to a means tested discount scheme whereby your discount is based on what your weekly income is. Someone might have a relatively high weekly income but their outgoings may be high as well and I don't think this proposal takes this into account so I don't see how this will help people.   |
| 81 | but i think the bandings are too low in no.5.single person. it seems to me that anyone who is earning just over £1000 a month (already struggling to keep their head above water)is being penalised and looks like losing their 25% discount  |
| 82 | Because I'm anti-marxist  |
| 83 | I would not support any scheme that would result in any household paying more-council tax in this area is already disgustingly high and it is unclear actually where the law states that anyone is actually obligated to pay it at all. Your table above is also unclear - it doesn't not make it clear for example what level of discount a household would get if the household were in receipt of disability living or PIP, it only talks about income support.  |
| 84 | Is LCWRA on Universal Credit also classed as income   |
| 85 | Single person house should get 25% discount no matter how much they earn.   |
| 86 | Income should be higher to consider new pay rise and inflation on food and energy   |
| 87 | I am soon to be a single parent, I currently live alone. I receive 25% discount on my council tax currently. If this proposal comes into place I'll no longer receive my discount AND have a baby to care for.<br>This scheme is another example of not supporting those in mid level jobs. My sole income has to support me and my child, there is no one else to offer any support in any circumstances. There will be other people like me who simply cannot afford to continue paying out for others. I disagree completely with being punished for working hard and wanting to start a family. |
| 88 | But it should also account for savings as many in the Harrogate area will not be taxed accordingly.<br><br>?It should also be uncoupled from universal credit as it makes balancing income and expenditure miserable with the constant changes  |
| 89 | It's unfair for those who earn a little bit more and don't depend on benefits!  |
| 90 | Allowances are too generous at the top end  |
| 91 | My son already receives the maximum CTR in Craven. He is in receipt of UC & PIP & a non earner. How can we tell whether he will be worse off under the newly proposed scheme or his CTR will stay the same?   |
| 92 | Seems a fair way to do it and helps those on lowest income.   |
| 93 | Everyone should be treated equally.<br>Everyone of working age should and could be in work unless through illness.<br>The bands are too narrow and low  |
| 94 | What about young couples with children who are having to pay out more than half the wage in childcare<br>example<br>father works mother works two children child care bill £1072 a month<br>Gas. £235   |

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	<p>Electric £165  Rent. £650  Before water rates food ect  Not enough being done for young working families .</p>
95	<p>Current economic climate is affecting everyone  We are all having to pay more for petrol, for food, for utilities, for childcare etc  Those from poor/poorer backgrounds already receive help or have more financial help available whilst the median income household doesn't and are too struggling without qualifying for any gov help</p> <p>If there is a discount scheme should be the same for all constituents</p>
96	<p>As a single person the above proposals massively discriminate against me for not wanting to be a couple or have a child. I would be charged more to cover other people's life choices, despite costing the council less.</p>
97	<p>It does not cover a household with non dependents. For example adults who have just left education</p>
98	<p>I am self employed, sometimes I don't earn very much, sometimes I earn enough to get by... Couldn't work during Covid, but wasn't 100% supported by the Council... So how does it work when you don't earn the same every week?</p>
99	<p>The only reason I don't know is because I don't fully understand how you would work out net income from what I have read net income is what's left over after all expenses so guess that would mean about everyone has after paying their bills and rent and food if that is the case then I agree with it as what I pay for my council tax and all other bills we are lucky if we even have 50-100 to spend on food and nappies etc etc</p>
100	<p>Because it does not take into account the outgoings someone might have</p>
101	<p>No definition of working age? What about people who have retired on a pension but are not old enough to receive their state pension ? Their pensions are not massive like some who are wealthy .</p>
102	<p>Disabled non working,due to disability should have maximum reduction automatically due to benefits given to them are to help them and should not be taken off them in other forms like council tax.</p>
103	<p>Because calling the council in order to explain why each month it is a different number, I am told that the reduction is income based and that's why it changes each month. I don't believe your scheme is to benefit anyone, I think it's just on paper to explain somethings you will do with funding.  One council model, is a poor model. More people will be left without than there are now.</p>
104	<p>Because single self parents who currently are in of a higher percentage payment will gi from 90 to 75 which is too much of a change. The 90 and 80% changes were more suited. Especially with rising energy bills.</p>
105	<p>I'm a 62 year old, single, disabled Veteran and have been in the current Council Tax Reduction scheme in Richmondshire since it's inception in 2013. It has worked okay and has NOT caused any problems. You make much in your statements about, "it is the law" that is forcing these changes and I suspect that as usual when something IS NOT broken and people try to "FIX IT", is when the problem's start! This is all to do with people on legacy benefits (such as myself), being forced onto Universal Credit by the end of 2024 - this is what you mean when you refer to, "it is the law"! What use is a Unitary Council authority going to be to me which undoubtedly will be based in either York or Northallerton when I live in Richmond!? If I have a problem, I can go down to Mercury House in Richmond and talk, face to face, with a person!! I understand the concept of "improvement in service", but there undoubtedly will be loser's! This is ALL about money and the Government squeezing those who are less well off. Well I can tell you this, IF I end up on the wrong end of these "changes", I will go straight to my Regimental Association AND my local Royal British Legion representative! What really aggravates me about the way things are done (or not done!), in this Country, is that the Government is happy for the various Service charities to pick up the tab in their shortfall's &amp; short coming's! As a Serviceman in Germany, not so many years ago, it stunned me to see German pensioner's the same age as my elderly parents, living in</p>

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	huge big houses, with an Audi, Mercedes or BMW on the drive, all very well attired and turned out. What do we have in this Country? Pensioner's choosing between heating or eating and being told, "if you're cold, put on an extra jumper"!!? ALL of this is relevant when you are sadly dependent upon the State for support. Germany were beaten TWICE in TWO World War's and their old folk & less well off live VERY comfortably! Not everyone relying on benefits & State support is the product of the moron known as Jeremy Kyle or that sad, despicable TV show he spent 14 years extolling!
106	I rely solely on universal credit and PIP for my income. As soon as I was assessed as being unable to work and my universal credit increased, my council tax went from zero to just over £60 a month, wiping out a large chunk of that additional allowance. I don't have the option to increase hours or in any way boost my income to cover that cost. A 75% discount would possibly be manageable. 50% is a real stretch, though. I think, for people like me, the banding is a little unfair and should be more in line with the universal credit payments we rely on.
107	I am currently on income based esa. I will soon be forced on to universal credit. My award because of the seriousness of my disability could see me getting only 50% of the council tax award. Due to current costs that can't be decreased, I would be put in an untenable position regarding my bill.
108	I am disabled and in receipt of universal credit why are my disability benefits counted as income? Why are legacy benefit disabled customers treated differently? This simple fact decides that i pay £70+ monthly council tax as opposed to a legacy benefit claimant on identical circumstances pays nothing? This is grossly unfair and discriminatory.
109	Simply put, my tiny NHS pension drops outside your weekly amount for 100% reduction. Currently I am on 100%reduction as a council tenant in Harrogate. Under your proposed scheme I would have to pay 50 percent council tax on the same amount of pension I have now, this defeating the object of low income reductions.
110	Doesn't seem like enough support with the cost of living crisis we have at the moment.
111	Universal credit claimants unable to work don't get a band 1 tax reduction.It will therefore lead to destitution if brought into practice.
112	Don't think it is a fair system, and some on the edge of work/retirement will miss out
113	if it was based on my income only id agree .. but i get penalised with benefits as my older children work.. yes they need to contribute .. but they also need to live.. i get a few pence council tax help. yet im alone parent with two dependants .. i work 15 hours and recieve reduced child tax and child benefit.. i have nothing left .
114	It seems ridiculous that anyone can earn that low an amount in a single person who works 16 hrs a week but with the extra he's I get I earn more then that plus my daughter lives with me an her wages are included in the calculation which I don't understand she doesn't give me her wages
115	Not sure if 'net income' includes universal credit. I work part time so don't earn much and not sure if my income is just what I earn or what I get including a top up from universal credit.
116	Not entirely sure that the numbers are right between couples and single people. A big drain on the benefits system currently is people being so much better off if the claim from separate places so lone parents get the extra and single people claim separately from a parent or friend's house. This will increase that happening and it isn't policed now. Also as a member of a couple that are both on benefits I think the numbers are wrong. Good way to band it and the principal I am certainly in agreement with.
117	There's nothing in it for people who've contributed via tax and NI fir over 40 years, who have worked hard all their lives to buy their own homes, have never claimed anything, and will now lose the single person allowance as they have a decent non-state provided pension.
118	I do not disagree, but I do not understand why Universal Credit is not included with ESA and JSA, meaning a band 1 discount is given to UC claimants as well, as the weekly and monthly amounts that UC claimants receive is the same as what JSA and ESA claimants receive.



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119	wersdffsd
120	What about those who are single and on a very limited, fixed income? I won't be able to afford full council tax due to my universal credit going straight out on bills and I'm lucky to have a bit of money to get food in to last me till next pay day
121	Think the poorest in society with disability should get more benefit than those that are not Sables et cetera
122	Not enough bands. Literally one penny over a threshold makes about £400 difference. Surely it would be fairer to take the exact income and give a discount on that, not something based on bands. This would make the system fairer for everyone. It must be possible to use that method.
123	But I'm concerned that the timing is going to be bad for the people that are going to have to pay more. This possible reduction will coincide with scarily high energy, food and fuel bills/increases. I think I am going to be one of the people who are going to have to pay more and I already struggle to make ends meet especially with my council tax and I have also found my council to be extremely unhelpful when I have had financial problems.
124	The bands are too low, especially if this replaces the 25% single occupant discount as well
125	What about people on the lowest pay carers who any get the best rate for what they do do but can't get any help or any benefits whatsoever
126	I agree aslong as i do not get penalised, I have fought constantly with the council things need to be straight forward! I get paid weekly but if its a five wk month I have to pay in full with single occupancy reduction but 4 week month i get support! I never no were i am i do not earn more for it been a five wk month
127	On paper it looks good. But how does it work for someone on a casual contract who might earn more in one week and less the next or not work one month
128	The options you have above completely disregard the circumstance of a disabled adult living with a parent/carer who receives Carers Allowance, are we not even worth being included in examples of a family unit?
129	The bands are not very generous
130	Why should this be as it is undemocratic. Everyone should pay the same fee for the same service, like we do in a supermarket. You don't pay less for your food if you are on a low income.
131	It seems rather unfair that people who have worked hard and provided for themselves should be penalised.
132	By looks of it I'll hardly get any support because I claim carers and DLA for my son plus uc
133	Why should people who have worked hard all their lives got a good standard of living to be taxed more than some one who has never done a days work. It should be equal across the board.
134	Just because we earn more than some people doesn't mean we can afford all our household bills
135	If you think that a person on £120.01 income a week can afford to pay 25% council tax you clearly have not done any maths
136	This is not clear as to whether the current 25% reduction for single occupation with continue.
137	A single lone parent who is claiming 100% support and earning £219 could earn an extra £1 a week and then be put on 75% council support beacause they earned £220 a week. If the council tax was around £2000, this would mean that they would lose £500 a year in support, because they were earning an extra £52 a year.



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| 138 | I feel now I can't afford what I pay with 25% single person discount, reducing it by 50% on my income would be a huge help as I am behind on my payments every month   |
| 139 | I have read all the above but it is not clear who will lose out and why across North Yorkshire. I strongly disagree that any person or family should lose out by any of these changes as people in terms riot if these benefits are the worst off in our county and they should be helped. No one should see a reduction in income from any of these proposed changes.   |
| 140 | Unfair on higher income households   |
| 141 | The Council Tax system is extremely unfair, and this is making it even more so. Why should a person living in a house that they made personal sacrifices to buy and pay for be penalised because of the property they live in and yet another household with 3/4/5 earners pay the same amount and who often use far more of the Council provided facilities. The Council Tax reduction for single occupants is not a Social Service but an attempt to make the payment fairer for single occupants. This penalises retired/widowed people or those whose partners/husbands have gone into care and who may have struggled all their lives to pay a mortgage and save enough for their retirement to make up for poor pensions and to provide for potential care needs. I think this proposal is appalling, and anyone involved in this decision will no longer have my vote   |
| 142 | What if people don't work but due to their savings don't qualify for Universal Credit ?  |
| 143 | Council tax should be based upon how many people in a household benefit from the services provided by that tax. Only income tax should be based upon a person's income. Why should a household of one person pay substantially more per person than a household of, say, four or five? No reason why that one person should be forced to subsidised larger households who actually avail of substantially greater amounts of council services. Council tax should be based upon the number of people on the house.   |
| 144 | Single occupancy homes are unfairly targeted. How is it fair that someone who has no choice but to live alone has to pay the same amount of council tax as a cannily of 5? It's discrimination against individuals who live alone.   |
| 145 | You should leave it as it is as you are making it more complicated by altering it all  |
| 146 | People on benefits (through choice, and I know people who choose not to work) will benefit from this scheme.   |
| 147 | Information isn't very clear   |
| 148 | single people in any income band put less demand on the council services why should they pay more?   |
| 149 | This disincetivises work. As a single person with a full time job I will lose all discounts. This is also not easy to understand- what if your weekly income varies? Tax based on value of property has worked for decades and is fair.  |
| 150 | Single people already have to pay 100% of the mortgage, utilities, car expenses, home repairs and improvements with no support from any anyone else, no partner to fall back on in hard times. I've been saving for 2 years to afford a new roof, 2 years ago I was quoted over £8,000 so it will be a while before I can afford it. During that time I needed a new boiler that cost over £2,000. Any savings I manage are not for frivolous activities but for major necessities. I totally oppose yet another attack on single people. I've never claimed a single benefit in my life, I've worked for 40 years, my retirement age has increased by 17 years, the cost of living is at its highest in years and now its deemed reasonable that I pay the same C/Tax as couples in the same band as me who earn considerably more, it just doesn't make sense! By all means look at streamlining the benefits but leave the 25% discount for single people alone... Please!!!!!!!!!!!! Or at the very least increase the threshold significantly e.g. to £30k? |
| 151 | Single adult households and in particular single parents incur substantially higher fixed costs per person including housing and utilities and do not create the same demands on council services as 2 adult house holds. This would only be equitable if you also have a premium loading for 2 adult households with higher incomes.  |

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	I will be referring this proposal to gingerbread as I believe it discriminates unfairly the children of single parents who already hav
152	Does this mean single occupants no longer get 25% discount. If so that is not fair as we use less facilities no matter what income we have
153	For example people who have a freelance based job or job where you put however much hours is depended entirely on yourself. This tax band system wouldn't work as your income would fluctuate.
154	As a single person, my outgoings are really high for rent and bills. My rent is really high, I rely on the 25% single person occupancy discount. My bills are increasing, just like everyone else's. I cannot afford to pay more and this would be pushing me over the edge financially. A net pay of £265 weekly is nothing, and an awful lot of people will be earning over this and still struggling to make ends meet. I'm not against helping others that need it, but when everyone is currently being hit hard by all the additional rising costs, this is completely unfair and will affect my ability to feed myself and live.
155	Those on benefits choose to stay on to claim the highest payments. As a single person with a mortgage on a reasonable income it seems I'm left with know help how is that fair?
156	It discriminates against singleton households. Why should they pay double or more compared to multiple occupancy houses (per person). Currently only a 25% discount is received.
157	I believe the support for council tax relief for single people should be similar to the bedroom tax when it comes to financial support. I think people should be encouraged to live together which obviously splits the cost of bills but also helps with the housing crisis. When people share the cost of running a home, they are less likely to need help from the government to pay for it. If a single person has a spare bedroom they should be deducted a value of the council tax relief, as they could move to a cheaper smaller property to cut costs, this would also help keep properties available for those who need the space. I believe that council tax relief should have a much higher cut off point for families, as £354 per week is a pittance to live off and I'd clearly just targeting those who already received government benefits, as not working couple would earn that and so afford to run a house and pay for a child. We have to stop just helping those on benefits and helps the working class. Those are the people who end up on benefits because a 40 hour week job is still a pittance to live off. We have to give more help to working people to motivate people to earn their own money, but not spend it all on gas's, electric and council tax for bins that get missed every odd week!
158	People like me that have always worked are having to pay for the people that do not work and could work and there are plenty of them. Why should they be given help!! They need to earn a living. We all have hard things in life to deal with. Being a single person household is extra difficult as you only have 1 pot of money coming in but this seems not to be accounted for or taken into consideration.
159	No incentive for people on benefits/jobseekers to actually get a job whilst those who are working get no support even though all household bills fall on one income which will ultimately push them further into poverty after they've paid all household bills and tax are taken. Another money making scheme in a cost of living crisis!!
160	A person on £120.01 a week cannot possibly afford to pay 25% of council tax!!! You are reducing benefit for the most vulnerable in the worst cost of living crisis. Absolutely inhumane.
161	Needs to be based on FACT not your incorrect, subjective interpretation of the failed & abusive Universal Credit Scheme which illegally & unreasonably punishes people AND is incompetently managed (outsourced). People die, Iain Duncan-Smith is responsible for this carnage. DO THE RIGHT THING & charge people FAIRLY! This scheme is another example of government theft devised by people who very clearly know what they are doing & may yet be prosecuted. Be warned!
162	Whilst I support a scheme which benefits the lowest income households there should be some account taken of the size and value of the house.

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| 163 | <p>Given the current financial climate the earnings thresholds would need to be modified and increased to reflect this.</p> <p>As a general rule an individual will not be sent to prison for non payment of utilities, however an individual may be sent to prison for non payment of council tax, by removing and significantly reducing the benefits available you are criminalising being poor</p>  |
| 164 | <p>If it's not broken why mend it.</p>  |
| 165 | <p>It removes benefit to gaining employment if an significant council tax bill will then be received</p> <p>Not sure if my calculations are correct but taking single person example - Band 5 £265.01 net weekly is a net annual salary of £13,780 which is roughly a gross salary of £15,000 - at 37.5 hours a week that's £7.69 an hour so not even minimum wage job - so what this scheme is saying is anyone working from minimum wage on will pay in full, anyone not working won't pay at all.</p> <p>So keeping my minimum wage example, with HBC example band D on their site we would be charged £2079.94 annually - that's 15% of the net band 5 annual salary - 15% on council tax alone!</p> <p>While this scheme supports no income households it penalises low income earners making it harder to make the step into employment and thus the council tax will only be received from high income earners and we promote an area of - if you can't make lots of money then don't make any at all</p> <p>By my calculations those bandings require increasing, to support no and low earners - even given the current climate and cost of living crisis middle income earners, with an average gross annual salary of £31,000 - these people (assuming they are on their own) require more support not less!</p> |
| 166 | <p>Single parent raising two children one with financial help from father and one without. Working extremely hard to provide for my children. With all other bills rising I would lose my single parent discount on my council tax and this would be crippling for me!!</p>   |
| 167 | <p>I'm a single person and therefore shouldn't be penalised for living alone.</p>   |
| 168 | <p>I don't really understand the information above.</p>   |
| 169 | <p>Single people should get a discount as they currently do in Harrogate and Knaresborough. They use less council services.</p>   |
| 170 | <p>Single person household over £12k income per annum, no savings, I will end up paying more!!</p>  |
| 171 | <p>Again I earn less than £20k a year, my wife earns nothing and gets dia. So again we get no help. Band B - energy prices are going to eat up a 3rd of my wage after deductions. I'll be £100 a week to pay for everything except bills. This banding will be no help to us nor many others</p>  |
| 172 | <p>More examples would have been useful. It's discriminatory against young people who already struggle to afford accommodation. My daughter already can't afford to live in the house she's bought and works full time and does overtime. She will have to leave the area.</p>  |
| 173 | <p>Is it extremely unfair to penalise someone for not having a partner, regardless of their income. At no point is there a means tested scheme for couples, therefore this is reducing the household income for single individuals but not couples.</p> <p>This process is discriminating personal circumstances and not a fair process for all.</p>  |
| 174 | <p>I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.</p>  |
| 175 | <p>It is unfair to single occupancy working households that receive 25% reduction now but will not receive anything under the new system. The cost of living is increasing and</p>  |

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	energy bills are out of control and you will be adding to this stress. It is very unfair and you should not have anybody, despite their earnings, being worse off.
176	I am a nurse and my husband is a postman and we just have enough money to manage. I don't think we would be entitled to any discount which is okay but we could not afford any increase to cover the cost of people not having to pay. We work very hard and do a lot of extra shifts to make it financially through the month
177	Basing this on income will discourage people from earning more to avoid losing their discount. The income levels are too low when you lose any discount. At that level of income it will be really hard to pay full council tax
178	I think the threshold is too low for a single person with no children. This allows no consideration for young people saving for deposit or house in expensive rural areas and those single above 50 with minimal future pension will be penalised for trying to earn more now to save for later old age.
179	I do not agree with removing the 25% reduction single people currently get, or making it means based. Single people still have the same utility prices to pay as couples and families, yet only one wage to do so. Single people use less council resources, yet will be expected to pay the same amount as large families. This is unfair.
180	Currently we are on universal credit we have a child and my husband is disabled so can't work and I am his carer, I recently started to earn a small wage of approx £90 a week to help us out. Consequently, we lost our council tax reduction because of this small income. I hope the earned income to be accessed is separate from the universal credit amount. Currently the system in Harrogate council doesn't take account of the 15% of childcare costs which I have to pay out of this £90 a week, as universal credit only pays 85%.
181	Wrong scheme to introduce at the moment with high living costs, higher heating, fuel and food bills.
182	Example: disabled person on UC has LCWRA element which means that income is higher than £120 weekly but those extra money are for dealing with health problems not paying council tax. Basically single people must spend more money than couple or people with children.
183	It's not fair for people on low income
184	I think council tax banding too high. I currently pay C band for 2 bed no garage yet social housing nearby pay B band so already get reduction.
185	According to the information the new scheme means I will receive no support at all even though I work 30 hours on just over minimum wage, where currently I receive some support. This will only add to more hardship especially in the current economic situation. You say there is a hardship fund but I imagine it will be a one off and things are hard enough without taking away what little support I do get.
186	Means tested benefits are off putting and involve extra administration. Universal benefits based on occupancy or automatically triggered by receiving other benefits would be better in my opinion.
187	Income levels to qualify for any reductions are very low and also an unreasonably low savings threshold. People are being forced into poverty through having to pay 'basic' expenses and such low savings could be easily wiped out by an emergency or unexpected bills. We have tried to save over the years and now with redundancy and part time hours we will have to use savings to meet basic cost of living. The future looks grim.
188	At the moment I pay 10% of my income in council tax £59 a month. It's a struggle to pay it. This would help
189	Totally unfair. I'm single and work all hours to have a better life. Under the current table I will be entitled to no discount. Currently I get 25% discount single persons allowance. I'm saving to have improvements in my house, so because I have the savings there, the discount could be scrapped? I haven't saved enough yet to have the work done, so

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	what am I supposed to do? It took me 8 years to save for a £4k car!! Single people should not have to pay as much as a household with 2 adults. I'm 56 years old, I've worked since I was 17 and have never claimed any benefits apart from the reduction in council tax. I don't have anyone to fall back on financially, the same as most other single people. Where's the incentive to save for retirement if you're going to scrap the discount? Where's the incentive to work all hours god sends to make a better life for yourself? The proposed £6k savings for a single person is far too low, it needs to be raised. How else do you save for a car, home improvements etc if you're going to get penalised for it? I don't begrudge people who genuinely need benefits getting help, it's the able people who work part time so that it doesn't affect their benefit payments that you should be looking at. I know too many people doing this. I'm better off than them because I work hard. But they're the ones that get the benefits - totally wrong.
190	I alread
191	A single person currently receives 25% reduction, regardless of income. This 25% reduction is already unfair because is does not equate to two or more people living in the same household and sharing the costs of Council Tax. A person living alone should have had (for the many years since 'Poll Tax' was introduced) had a 50% reduction all those years. And now, assessing my own income in your 'income banded' proposal, I will, in fact, not receive any reduction as my income will be slightly above the £265.01 figure. Your proposal is grossly unfair against people who live alone, especially when their wage takes them (as in my own case) just over the threshold of your banding calculation!
192	I'm a single parent on universal credit. I work every hour I can around my childrens school. I'm extremely concerned that my council tax reduction will be lower. How can i afford it if it goes lower? I didn't ask to be a single parent and I'm doing everything I can for my children. The council tax is already ridiculously high for what I receive for it
193	I moved to Harrogate from Bradford as I wanted to live in a smaller borough. My reason for this is I believe BMDC are in charge of far too many boroughs. Investments are put into Bradford Centre whilst the surrounding areas are seriously neglected. As such, in order to have more say and control over funding, investments and improvements smaller towns within BMDC such as Bingley, Shipley and Baildon are wanting to break away from BMDC to form their own councils. I believe Harrogate and other small councils would be making a grave mistake. The reasons Harrogate council have given sound enthusiastic on paper when in fact, it will make the reasons given harder to accomplish when they have to go cap in hand to the a new 'North Yorkshire Council'. I have lived in Bradford all my life and witnessed first hand the deterioration of the small towns whilst investments are ploughed into the City Centre.
194	I am a pensioner so what will happen to me?
195	It seems that with every offer of help people must be on Income Based ESA. People on Contribution Based ESA are never included which excludes them from all of the extra benefits available including this new council tax scheme.
196	No I do not understand. I am on zero hours receiving minimum wage. £9:70p an hour. I am not guaranteed the same hours every week. The most hours I work are 20 hours a week which comes into category 3. 50% £160.01 to 210.00.
197	All people struggle with bills, why should those who work hard not get reduction
198	Anyone in bands 1-3 should receive 100% discount. Anyone in band 4 should receive 75% discount. Band 5 should pay 125%
199	No fair
200	If the housing benefit element of universal credit and PIP and Carers benefits are discounted and not included in this income banded scheme then yes I agree Currently our council tax monthly payment is £92 and we receive the benefits above and find it very difficult to pay and the current council tax has discarded the fact we're on a low income on universal credit . We have struggled hard making these £92 monthly payments when we use pay £25 monthly to Hambleton

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| 201 | No mention of disregarding PIP and the £40 extra allowance for disabled people. Therefore we are still in the same boat struggling to pay the bills so if this is being applied as stated in Part 7 it needs to be made clear as at the moment Hambleton includes it in the total amount   |
| 202 | Some people are only in receipt of Contributory ESA (old) or New Stle ESA which is controbutory but have no other income, or a low income stops them getting lcome Related ESA (or even Universal Credit). Perhaps look to disregard say 50% to 100% of Controbutpry ESA based on if the ESA recipient has other income.   |
| 203 | I think the weekly rate you have in the table is not high enough, more people should qualify   |
| 204 | The bands should be wider.   |
| 205 | How about actually providing a better service.<br>Watch the staff you have, they spend so much time sat in vehicles not working or on breaks.<br>Spend equal amount of time in each area rather than the high council tax areas like Stepney   |
| 206 | As a single mum to a 5 yr old on UC working part time I am currently only entitled to single occupancy discount<br>On band A I am paying over 100 a month which is more than the banding and a result of me having council tax support and ending it when I returned to employment. As such SBC have increased my payments significantly higher which should also be addressed.  |
| 207 | Those who are single and living alone may have more outgoings but cannot claim any benefits and wouldn't be able to claim the single persons discount. This would put them into hardship as currently they get a 25% discount but this looks to have been scraped.   |
| 208 | The income bands are too low across the board.<br><br>Savings thresholds are far too low. We are advised to build a buffer for a "rainy day" of 4-6 months expenditure. You seem to be assuming that a single income household of working age can survive on £1000 month. NOT SO!<br><br>Savings thresholds are far too low for people over 50 in particular trying to save for retirement.<br><br>Single person discount is the only concession i received from either the council tax or general taxation despite placing less of a burden on services and having a much higher general costs of living due to the single person premium (which is a recognised fact). |
| 209 | Council tax should be relative to the services you use, i.e. how much waste you generate, size of property etc. and shouldn't be income assessed. I am an average earner who seems to be less well off than benefit people, this is a continuation of encouragement for people on benefits to STAY on benefits.<br><br>You are ruining our country. Stop, please.  |
| 210 | It is a negative suggestion that will not benefit low paid and pensioners income, the latter of course is a fixed income and only benefits from one of two possibilities, a)inflation b)col index.   |
| 211 | I'm on a decent wage and still struggling there's not help for us on borderline salaries so there should be no help for noone  |
| 212 | Because I am on a low income but won't get any help anymore  |
| 213 | It appears from the banding that this system will mean people are paying move to cover the cost of those at the bottom   |
| 214 | I believe the new unitary authority should endeavour to identify all properties within the authority used as second homes/holiday homes etc and ensure they pay full council tax. This will increase reveune to the authority.   |
| 215 | I think the amounts in each banding are too low.   |



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216	People should pay their taxes like anyone else.
217	Use a linear formula to avoid harsh boundaries between net incomes to mitigate any disincentive effects.
218	I earn a high wage, but my wife does not work. So I support an adult and two children as well as myself. Basing this on my single wage puts us into poverty.
219	I live on my own no children so use less of council facilities than a large household does.
220	Not so much disagree but, with the energy crisis, the cost of living crisis and rents through the roof, even a single working person is going to struggle to pay anything in this current climate.
221	Because net income is relative. Just because a person/household has a net income of x, doesn't mean they have more disposable income. Could have larger mortgage, utility bill commitments.... It's just not as easy as assuming greater net income equals greater disposable income.
222	Will this protect people on variable income e.g. low hours contract, piece work
223	What about old age pensioners
224	The new scheme encourages people to earn less so they are eligible for greater support.
225	Support should be offered to all family's even higher earning
226	I agree with the scheme but the bands seem very low. Those on the lowest incomes are often better off than a two person working family who are just above the threshold for help. This needs to be taken into consideration so the weekly income bands need to rise to make this fair. It is also unfair that council bands are based on sold house prices. This benefits those who bought their house for less - who already benefit from that advantage. The bands should be based on house type or some other measure which is fairer.
227	Top band 5 is still a low wage and will entitle someone to no support yet contributing to support others. This needs raising significantly. For example I earn more than that but have a 20 year old who receives PIP and doesn't work. I literally pay the same as neighbours with a significantly higher income from their businesses with two wages - this disparity requires addressing or penalises single parents who work but have caring needs for vulnerable adults.
228	Single people who earn a higher amount are penalised when not taking into account that they are paying everything from one income and they may only be earning £1 more than the maximum so suffer hugely
229	I agree with more support for really low income households. However I currently receive the single person discount and looking at the table I won't receive anything under the new system making it quite a bit more to pay. Coupled with cost of living crisis/not much support for the 'squeezed middle' I'm feeling disadvantaged. I don't earn masses but enough to not qualify, just.
230	All residents should have a stake in the services that are provided by the Council and should, therefore, make some contribution. The maximum discount should be 95%.  I agree with increasing the bands on an annual basis as suggested.  The table does not deal with situations where there are multiple earners in a household. How are these households to be dealt with? [Perhaps this is covered in a later question.]
231	Pensioners have worked at least 50 years and contributed to all government imposed tariffs. What should they be penalised to support lazy good for nothing work shy persons on low income.
232	My husband and are both on esa and we have £117 each weekly income this will take us to 3 which would only give us a 50% discount on our council tax which we cannot

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	afford at all. We were entitled to 100% discount in 2019/2020 and we were then thrown into a different bracket resulting us having to pay 50% of our council tax which is crippling us. Since this date we are having to borrow money on credit cards to pay the extra and out payments for this is unaffordable . I have paid tax/ni through my life and are now being punished for our low income being in the income bracket 3. Anyone on benefits should receive a 100% reduction in the council tax . The cost of living and this will in the end kill me.
233	I agree with a banded system but I am not in a position to know if the levels of support in each band are appropriate, particularly with the present cost of living crisis. How will you know what a household's net weekly income is?
234	Looks ok in principle but need more info to apply to personal circumstances to see how it affects friends and family
235	Benefits are still an income therefore should be included as an income. I am not on benefits but friends are. Their net income is more than mine. Yet they receive a council tax rebate. My net income is lower than their income but I am not eligible for council tax rebate.
236	What happens to people like me: a single parent of two young children who is on tax credits but making a really low income. I had a stroke and though trying my best to continue to work, I struggle and my income is very low. Why are people on working and child tax credits not on the 100% list?
237	Because we will be penalised yet again and have to pay more to subsidise others, even though we pay an astonishing amount of tax already to the Government.
238	No because we will be penalised YET AGAIN and have to subsidise others!! It's NOT FAIR!! We work so hard and are the squeezed middle!! How about considering everyone when your planning these things and rewarding people who actually work hard and yet can't afford to buy a house because of all of the taxes and barriers put up for us!!
239	The scheme needs aligned with Universal Credit means testing- and shouldn't leave people with applicable amounts less than what they would get if it was still aligned with housing benefit as it was years ago. There is a danger that all these local schemes mean a post code lottery and could work against national government support. I am not sure the public are expert enough to decide where the thresholds should be and wouldn't understand the broader context.
240	<p>This incentivises low income households to not have any savings seeing as they'll get no support if they have over £6000 capital.</p> <p>This will benefit businesses more than households with people being more inclined to spend their money as they get it.</p> <p>Keep the poor poor and punish them for saving for deposits.</p>
241	I think it disadvantages single people - and does not encourage them to live in the area - and its had enough for them to afford property in NY
242	The proposal does not take into account those in Level 5 who have been pushed into relative poverty by increases in inflation and fuel. Those just falling into band five are being asked to pay full Council Tax and contribute to the other bands through their Council Tax. Many in those other bands are receiving support from other sources and direct payments while those just in Band 5 are getting no support at all. They will end up being poorer than those in the other bands. The Commitment to CPI increase is a huge open ended burned on future Council Budgets and the Council Tax Payer and needs a review date.
243	not enough information to provide an informed response. Currently semi retired and 18 months before state pension but have had to draw down one pension as work at minimum wage with flexible limited hours. Currently saving for a new roof which would take me over the £6k savings limit. This income based scheme appears to leave me in deeper financial hardship as a single person trying to make ends meet without claiming benefits.



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244	I do not agree that the council will charge some household more to fund this as this should be addressed through the income tax system.
245	Council Tax should not be dependant on income
246	I disagree because the cost of living is soaring yet people who work, who have bills etc do not qualify for other discounts. There is little or no incentive here for people who can work, to be made to. They can sit and get 100% discount while those who work 40+ hours a week to pay their bills get nothing
247	The system in use now is quite capable of identifying people in need and dealing with their problems. I do not agree with ANOTHER income tax however you wish to dress it.
248	I agree the banded scheme is OK as an approach but am wondering if there should be more bands so that the proportion of income spent on council tax is less disparate within the band.
249	I agree in principle but as a line parent with two teenagers earning more than your levels of income shown I'd lose my current single occupancy and be worse off. I'm already only just about managing'
250	Unworkable. The present banding system is already outmoded. Small detached houses worth less an extended semis pay much more but at least you know where you stand. Whole system needs review but let's not go down the poll tax route !
251	Because it totally ignores pensioners yet again whose needs could be greater than working families.
252	Because this is not fair and doesn't take into account outgoings as well as support already given to lower earners as opposed to middle/good earners who have to pay for everything and already squeezed. For example, we pay full time nursery fees for our child - over £1,000 per month, £60 per day for nursery.. if we were on universal credit we wouldn't even have to pay fees. Yet this group get more and more yet aren't the real ones struggling.
253	A scheme that ensures households are not financially penalised for working is important. By basing the scheme on household income only it can make it difficult for some people to return to work as they will actually be financially worse off. Households with a limited capacity to work e.g. pensioners, disabled people or those with caring commitments should get the highest priority.
254	The levels of income are too high to help people that need it, especially considering the huge burden of energy and petrol and soaring inflation. It will encourage people to work cash in hand and avoid paying tax and incentivise them to not have a job at all. Also, the level of income is too rigid and does not allow for exceptions e.g. multigenerational households that have adult dependents that are disabled and pensioners. The burden on the state is lessened by having older relatives living with family but people will again be disincentivised towards this with the cost of living crisis.
255	I do not believe in 100% reductions. Everyone should have to contribute something.
256	Consider having options for parents with more than 2 children. Im a single parent with 4 children. I work but on a low income but because i get payments from child tax credits and working tax credits plus my wages this take me over the amount for you parent with 2 child. Im still on a low wage and struggle monthly but you seem to stop at 2 children and i get the new 2 children rule of universal credits but some people had their children before this.
257	We are retired living on an armed forces pension, state pension, so we have a fixed income. We will still be hit the same as everybody else by the rising cost of energy, food etc. We have worked hard all of our lives and should not be penalised financially to support others. We have paid taxes during our working lives, , we continue to pay taxes on our pensions. We won't benefit from any cuts in income related taxes, as we are retired. Why should we be penalised further by your proposed income banding. What you are proposing just pushes us into fuel and food poverty.
258	I live on a private road, so no street lights, no street cleaning. I have to pay to get garden waste removed. There is no Police station in Ripon, and no Police on the

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	streets. We have enough income to maintain our chosen lifestyle through hard work and financial probity, yet we pay over £200 each month, just for the privilege of living in our own property which we purchased by our own efforts. Yet you want us to support those that do not work hard enough to maintain their chosen lifestyle, we are expected to pay for this??? Only pensioners should even be considered for this reduction, the majority of them today will have worked all their life to support family and the state, yet receive a mere pittance in retirement pension. I disagree with my payong more to support layabouts, work shy, single mothers who should not have bred children without a working partners sjupport, and finally those who breed uncontrollably and end up with hordes of brats that think the worl owes them a living.
259	What about single occupancy reduction in council tax? Single people are often discriminated against in life generally
260	You are yet again giving more benefits to lower income families, what incentives are there for them to get off UC if they dont have to pay any council tax. What about the hard working families that have to pay council tax, their money is being squeezed and will their council tax be increased to cover what the lower income households are not paying.
261	I feel the poll tax should be reintroduced making all those over 18 NOT in full time education pay.
262	Because it wi have to be subsidised from somewhere, which means everyone else will have to eventually pay more
263	This only provides support to those below pension age . As a pensioner my household income is much less than even the minimum required to receive 100% discount for a couple with no children
264	It means the rest of us have to pay more, you won't reduce your budget.
265	The income bands are too low in relation to the support provided.  I receive contribution based ESA - support group and my wife can only work part time due to my care needs. We also have a 9 year old son. We wouldn't receive a fair and much needed appropriate level of support. The band values need to be reviewed significantly.
266	I think more discount needs to be given beyond £396/week and rates for higher value properties (such as my own) should increase. People with the lowest incomes are really struggling, and those of us who have more should be doing more to contribute to our coomunities.
267	Why should I subside multiple occupant household
268	I don't understand if the 'net weekly income' as outlined above includes both UC income AND employment income OR just income from benefits? Therefore cannot answer the above question yet.
269	Not sure I understand where old style benefits come in, ESA & DLA etc..
270	This information is confusing. An income base "Banding" system will required constant tracking of income by voters ! This will be impossible, unmanageable and very very expensive. Will you require voters to declare and prove their income ? What happens when it changes ? The old theoretical property 'value' system is flawed of course, but its been around for years and we have got used to it. Perhaps a constant updating of property values would be better ?
271	Mine comes up higher as I have 3 disabled people in the house so they say no council tax benefits but the amount spent out on the disability and disabled needs is a lot and has to be taken into account when I apply for hardship we always get help but it's not always the ones on the less that are struggling
272	It's robbing Peter to pay Paul, the 'higher income' band is still really poor and probably rely on that discount.

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- 273 I don't believe that there should be any 100% exemption as this detaches individuals from the effects of local democracy. When presented with options which incur costs, those who pay nothing have no incentive to look at options which reduce or minimise costs for others.
- I don't agree with the banding scheme as proposed as it is too crude and the banding steps too wide. Assuming an average of £2000 council tax across the county, someone on £120 per week would pay nothing, someone on £121 per week would pay £9.61 in council tax per week leaving them £8 p/w worse off for supposedly being better off by £1 per week, in effect a marginal tax rate of 800%. Whilst potentially more complex to administer, any taper should be exactly that - a taper which reduces support progressively and not punitively as proposed.
- 274 The combining of the councils was hyped as saving £35 million a year, the money saved is the taxpayer's and not the new NYCC's. The savings should be redistributed back to the tax payers.
- 275 There is a big difference between number 5 and anything above that. Someone on £1600 per month is not rich, yet they would not be entitled to any support. Number 5 is too wide a pay gap as someone in that section could be anything from £1600 to £5000 a month but the lower rate would have to pay full council tax still.
- 276 This system would only be fair if it were applied to the whole country. It's pretty clear that the poorest parts of the country often face the highest council tax bills while the more affluent areas enjoy some of the lowest rates in the land. On the face of it, people who have always worked and perhaps on paper look as though they are doing well in some of the poorer areas will be penalised. My net weekly income doesn't take into account my sizeable mortgage, debt or otherwise but my current rate of council tax is staggering compared to say someone on a similar joint income in Westminster.
- 277 lli
- 278 Because we have 2 people disabled in our house and because we get disability payment we earn too much to get a discount but we are in a position where we cannot earn any more money so I don't think it should be income based
- 279 WE ARE ALREADY PAYING TOO MUCH COUNCIL TAX AND NEED TO PAY LESS AS PENSIONERS.
- 280 Very unfair and biased against income levels.
- 281 There are more people who struggle than those on 'low incomes.' My income is £400 more than my income (£750). I have no option but rent but due to savings, am expected to live on this!
- 282 I feel as though once again those who are working to provide for their family are being penalized. Why should we have to always pay more to things to support those that can't be bothered to work in some cases, yes there are genuine cases I know that but also know others who earn more through schemes & benefits than I do working full time!
- 283 The bands seem very unfair to those who just earn very slightly over the limits. They would end up having a lot less available cash than those on just a £1 or £2 less income.
- 284 I agree with most of what was shown on your table, but not with single people getting no discount. It's hard enough paying for everything on your own anyway, without having this taken away.
- 285 To offset the loss of council tax income by introducing a means tested system some residents will have to pay more council tax. This is completely unacceptable. Householders should all pay the same for their band property, with a few exceptions .e.g. discounts for single occupiers. Years ago Margaret Thatcher's government tried to introduce the poll tax i.e. pay for each person in the dwelling, personally I thought this would be a good system but there were so many riots etc. the idea was scrapped. I do not agree with means tested council tax even though pensioners are excluded (I am a pensioner!). Once you go down this route where does it end? means tested state pension? NO NO NO

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| 286 | As a pensioner couple we will have to pay more for our council rates, just because of the increase in our state pension if the conservatives keep their pledge. We do not believe we should have to tell people what we earn in our combined pensions and what we have saved. We were told when we were young to save and we would benefit. What a load of codswallop that was.  |
| 287 | If only one person is living in a house it seems very unfair that they should pay the full rate, when they are accessing far fewer services than say a household of 3, 4 or more people. The current system of a discount for a single occupier would seem much fairer.  |
| 288 | Because why should I be penalised for paying into a private or company pension to improve my standard of living and then have it taken away ,and you want me to yes supporting people who get everything paid.   |
| 289 | What about OAP sooner or later they wont be able to meet the demand then what  |
| 290 | I agree with it been income based however the figures your showing as no discount awarded that's not a liveable amount of money for either a single person or those with children I think the figures need to reflect the cost of living which has gone up considerable  |
| 291 | People with children all ready receive additional support (child benefit etc.) so the bands should be the same whether or not people have chosen to have children or not.  |
| 292 | Because I am a single parent and current receive a discount on my council tax but from looking at the table I wouldn't get any discount when I already struggle to make ends meet as it is. I understand you want to help people on lower incomes but I work very hard and make a lot of sacrifices to be where I am and would not be able to afford the full council tax bill without the current discount I get on top of all the bills I already have to pay on my own. The single person reduction should stay as it is, if it is not the same across the councils then average it out, don't just take it away. |
| 293 | I think everyone should be entitled to a discount  |
| 294 | Council Tax is about payment for services. if you introduce this scheme, other people's council tax will have to go up to cover the shortfall, how is that fair? we are all receiving the same services, so should be paying the same council tax. i feel the system we have already is unfair, this scheme will make it worse. if some people are struggling to pay their council tax, it should be addressed through the general taxation system.  |
| 295 | At the moment receive 25% reduction as a single occupant of a property. Everything is going up and it is unfair to be penalised again!   |
| 296 | We fall within the bracket of receiving 0% support, however an increase to our tax would be worrying as it states some households would need to pay a little more.   |
| 297 | there are more jobs available than ever. I think that households who are working but get a lot of support should not automatically qualify for 100% reduction. Paying a fixed token amount is better than making no contribution at all.<br>single people in a household should still get some reduction, whatever their income  |
| 298 | The council tax bands need looking at holistically. You wouldn't have to reduce them if they weren't around the highest in the country. We've moved from London and are shocked that they're higher here!  |
| 299 | As you yourself have stated, some households or persons will receive less support, at a time when more support is going to be needed due to cost of living and fuel bills rising dramatically. This is a cynical attempt on your part to impose cuts! Also for your information, my son lives in Craven and he gets 100% reduction due to being on Universal Credit, not 90% maximum as claimed here.  |
| 300 | Really hard for me to agree or disagree as you haven't given information about the present sysyem so I can't see who is benefitting and who isn't.   |
| 301 | I think the income bandings need to be higher than quoted in Table 1 (if you are abolishing the 25% discount for single people). I believe a fairer system should focus on the number of persons within any given property, e.g. having 10 people in one household on a low income surely does not equate to a single person who uses less water, produces less waste and who has worked for 40 plus years without any support   |

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	other than the 25% council tax discount. For private home owners, you're not factoring in the cost of repairs etc (and single females tend to be (from my experience) subjected to inflated repair prices.
302	how are you going to assess income? we are not eligible for benefits but have a very low income so how will it be assessed?
303	It unfairly penalises single people who will lose their single person discount at what is quite a modest level of income. With all the increases in energy bills and inflation, a 25% increase in council tax payments next April is grossly unfair to those who live alone - often not by choice - and are not by any measure wealthy but just managing to get by through hard work and doing without things in order to make ends meet. Single people use fewer services than families and should not have to subsidise services for families when they are struggling themselves. I suggest that you bring in your scheme but retain the flat rate discount for single people.
304	People on benefits get a decent u oversaw credit to pay for a substantial part of this .They can buy drugs ,booze and cigarettes .why should they get 100% reduction
305	<p>A single person making £12,700 per year would receive 0% reduction. A person making this much is living in poverty.</p> <p>Council tax band A is expected to be £1366.01 per year. 11% of their money sent to the council, for services they will barely use. You do not have enough food banks in place to meet the demand.</p> <p>I couldn't make a suggestion without checking your accounts first. Perhaps some of the management could take a pay cut.</p>
306	A single parent with 3 children and an average salary does not qualify for any assistance - previously single persons discount was the only help on offer across all government schemes.
307	Without providing more details it is impossible to say whether I would support this scheme. As I don't qualify for any reduction currently, presumably my council tax cost would increase to cover the cost of this scheme. The UK already has one of the highest tax burdens for workers so increasing tax further for middle to higher income earners is not easy to support. If the increase would be modest, but allows support to be given to low earners, I would support the proposal, but there isn't enough information provided to assess this.
308	Due to cost of loving crisis weekly pay bands should be higher. I.e. offer support for those earning more on a temporary basis.
309	<p>The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.</p> <p>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.</p> <p>It isnt clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive.</p> <p>The new tax isnt council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore the new tax is undemocratic.</p>
310	<p>This will remove the single person discount from many people. How will 'net income' be defined? Will it just be earned income or will it include pensions?</p> <p>Under this proposal it is likely that many will face a 33% increase in Council Tax</p>

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 311 | I think your thresholds are too low in comparison to the recent jumps in cost of living. I think a lot more people will lose out due to this than those who will be better off.   |
| 312 | The proposed income levels are too low and Council Tax rates are too high. Many people earning what is deemed to be a liveable income based on your proposed discount thresholds, can not make ends meet. It's time to stop implementing policies that keep people in poverty. Take a hard look at real lives and stop basing concepts on supposed average earnings, as the majority earn nowhere near those levels and are always expected to live in poverty because they don't meet ridiculous criteria.   |
| 313 | I don't agree with any subsidies for those on benefits or low incomes. The answer if they need more is to either get a job or a better paid job if in work.   |
| 314 | I'm a single person household with a toddler and currently have to pay childcare costs and all bills myself. I'm not entitled to any assistance and the one thing I did get was the council tax reduction and I wouldn't under these rules. I have friends on lower incomes who all benefit massively from universal credit, council housing and so on and I'm punished for working hard despite raising a child on my own and holding down a full time job. Obviously all other costs are also rising and I'm having to manage this on my own too. |
| 315 | How do pensioners get there discount  |
| 316 | I currently earn £29k a year but with the cost of living crisis and everything costing more I am finding it almost impossible to find £158 a month on council tax   |
| 317 | The council is supporting people that don't work or live in benefits. These people should be encouraged to work rather than depend on benefits  |
| 318 | Again, this seems to impact those of us that are getting by, where benefits are out of reach, times are tough, expected to pay more. Just because someone doesn't qualify for benefits does not mean they are well off or have extra money to pay higher council tax bills.   |
| 319 | All of these people have very low incomes. A 25% reduction for those in band 4 doesn't seem enough.   |
| 320 | I have a 19 year old daughter who is NOT in full time education, she is working but is on a VERY low wage. As she lives at home with me, she gets no benefits yet I receive no help with my council tax. There is just myself and my daughter at home, couples get help but not lone parents with adult children at home. Unfair.   |
| 321 | We already pay higher taxes and get hit for everything - no incentive any more to actually try to better yourself for your family as the government/councils are taking it away - actually would be better off earning less and not contributing as much to economy :(<br>We use the same services (if not fewer) as often we pay for things privately to make sure others can use (nhs etc) this is just another tax on "higher" earners   |
| 322 | Fully agree with the banded system.<br><br>Impossible to make a full judgement on the levels without the full details of existing schemes and costings of the new one. It does appear that in some areas relatively poor people will be paying more council tax than currently  |
| 323 | Any system should take account to all adults in the household, their income and no passport to benefits for full support - discourages work.  |
| 324 | Any system should take account to all adults in the household, their, income and no passport benefits for full support - discourages work.  |
| 325 | Its unclear if single person discount remains irrespective of income  |
| 326 | Whilst I agree with the principle of an income-based banded discount scheme, I feel the amounts need to be re-considered. I currently receive the single person discount, but would not with the proposed scheme, which will put even more pressure on finances at a time when all costs are increasing.  |



**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 327 | Some people may have slightly higher earnings but it does not take into account what extra outgoings they may have regarding a disabled or severely mentally impaired person.   |
| 328 | I have a particular interest in support for care leavers . I like this proposal much better than a blanket exemption for all care leavers as it will focus on the need on those who need it most which will include our most financially insecure care leavers.   |
| 329 | NYCC are drastically short of foster carers. Recruitment is at the lowest it has ever been.<br>Foster carers are paid an allowance to cover the cost of looking after a child, not a wage. Most foster carers do not or cannot work due to the needs of the child they care for. Could foster carers receive 100% council tax discount to support them and also as an added incentive for recruitment.  |
| 330 | As someone who is a parent of 2 children, and a career, who works part-time and is getting universal credit and the sole bill payer, these figures are not represent of real life, when living in an outlying village where the public transport is being cut AGAIN so unless you have a car are stuck in a village with no way of getting to Dr's, dentists, banks etc. These figures need increasing by at least £50 per week.  |
| 331 | Capital should be ignored and base income solely on annual basis especially pensioners supporting government debt through very low or non existent interest rates   |
| 332 | Not sure - it is more accurate than the house banding scheme but will make it more expensive for lots of people at a time when everything is costing more. There needs to be a cap.   |
| 333 | Not all families are accommodated in this plan , foster carers who are volunteers for the county council are not taken into account as they are given an allowance for the children they look after   |
| 334 | Principle is sound however there isn't enough difference between single and multiple households - £50 - so there needs to be a better way of differentiating them. Single (and elderly) people use far less by definition, however you look at it, based on household usage. Lower income families/individuals are far more likely to be using public services in a wider sense so are benefitting in 'greater' ways. Base the brackets on estimated usage not income (or as well as).  |
| 335 | Universal Credit claimants are not being 'passported' like other benefits, even though for someone not working it is often less money. At some stage all of the current payments of income related benefits and income support will be moved to UC - so this will lead to for example, some one on carers allowance and Income support being treated differently to someone on carers allowance and UC being treated differently - even though the income they receive is the same.<br>It will mean that people with a disability pay if they are on UC, rather than ESA - even though they have less income in most cases (you can get a Severe Disability Premium on income support, ESA or JSA - but you can't on UC, so payments can be lower. Passporting should be extended, or the career premium, and disability payments of UC should be disregarded completely from the calculation.<br>I also think the upper savings limit should be £16000 - the same as all other means tested support. |
| 336 | Your income does not necessarily reflect your financial commitments and affordability to pay Council Tax and or other bills i.e. someone may have a higher income/ be on the border line of the above brackets of income but have high rental bills which could disadvantage them if they lose the current single occupancy discount  |
| 337 | I feel there are many working on low income that get no benefits and get nothing and this may be the same under this scheme. Someone on universal credit if they don't pay council tax and rent due to getting benefits then that should be deducted from a working person to make sure they are treated equally or those payments made to those on benefits so they don't have to pay these out of their disposable income provided by benefits should be treated as income to again make it fair. Below shows better what I mean for the same 2 groups who pay rent.<br>eg: social paid benefits plus any payments of rent and council tax etc that they don't  |

**3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	have to pay = income eg: net salary minus rent and council tax = income		
338	totally unfair system.why should a single occupant pay full council tax? the current system is fair		
339	where are you going to obtain the extra funding to pay for this.		
340	<p>This is not a true reflection of the income. Personally my case had to be referred this year I was massively penalised with the way it is generically worked out. I am a single parent aged 44 with a 4 year old. My mum lives with me whom I care for and I also do some relief work for the council. I get UC, carers allowance and small earnings and I pay childcare. There are 3 different amounts of CTR I can get despite my income being the same. This is because my reimbursement of childcare costs is classed as income on UC and also my carers allowances is counted for twice. So by having the same income this is what is was for me</p> <p>Claiming UC, childcare costs reimbursement, earning and carers allowance my CTR was £65 approx a month</p> <p>Claiming UC, childcare costs reimbursement and earnings my CTR was approx £98 a month</p> <p>Claiming UC and earnings my CTR was approx £131 a month</p> <p>This is absolutely stupid that I am no better or worse off and can get 3 types of support. It has forced me to drop my carers allowance and I am no worse off as UC pay it and no deduct it anymore</p>		
341	It is the wrong way to proceed. We all want reductions on our council tax. It is far too high and hiding this by offering reductions for certain favourite groups is disingenous and pitentially divisive. I work my backside off and never get a penny. I see those in the pub laughing at me for working instead of going for a drink. This has to stop. Reduce council tax for everyone		
342	What about the disabled, as this affects me?		
343	The limit of £120.00 single person weekly net income applying to Band 1 (highest) and Band 2 (lowest) seems a bit too low. I do understand the overall cost situation but a limit closer to £150 would be fairer.		
344	Some families will be much worse off as the limits are lower than the current rates in Hambleton		
345	I needed help with a reduction in council tax whilst claiming income support; now I pay full council tax and I'm happy to help others in need		
		answered	345
		skipped	1750

**4. Part 2 - Removing Non Dependant Deductions**

**4. Do you agree with this proposal?**

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	63.63%	726
2	No	<div></div>	19.89%	227



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

3	Don't Know	<div></div>	16.48%	188
			answered	1141
			skipped	954

#### 5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	220
1	I believe that to makes things fair once again, that the household should be expected to contribute. A household could be in excess of £30,000/per annum but be receiving 100% relief causing further division. I believe exemptions should apply for temporary circumstances such as if son/daughter moves back home between a house move as one example.		
2	Households with another adult have more disposable income making it unfair to other families who have the same income.  A flat rate could be applied depending on how many other adults present. ie/ 1 Adult £10 - 2 adults £15 etc		
3	A non dep could be earning a considerable wage and should contribute		
4	Live in adult may give financial support to the householder - the scheme could easily be manipulated if only the one income is taken into account. e.g. unmarried/cohabiting couples who only register the householder and not the "lodger".		
5	Total household income should be used		
6	Non dependants need to pay their way.		
7	Any working age person in household should have to contribute. Unemployed contribute fairly. Disabled people should be assessed as a disabled couple etc with award capable of being deducted jointly. People with children who leave to go to uni etc should have award changed promptly and have to downsize.		
8	I have concerns that this is at odds with Housing Benefit and benefits administered by DWP. It might encourage claimants to declare that someone who is actually their partner is a non-dependant.		
9	All adults earning an income and living at the property should contribute to council tax		
10	A standard 2 tiered non dependant deduction is also easier to administer £5 for those not working and £7.50 for those working. You can use CIS to access some data and not have to write out for evidence.		
11	Non-dependents could be earning a high income and should be expected to contribute to the household bills.		
12	Household income should be the measure. That is fairer.		
13	If there is a non dependant in the household, their income (and hence ability to contribute to the household) should be included in the application.		
14	Council tax is calculated based on 2 adults (18+) living in the household. Where only one is present then a single person discount is applied. This proposal would potentially present a discrepancy where someone receives 100% award for 2 adults yet the 2nd adult is not encouraged to contribute.		

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 15 | This will help a lot of people especially where one person pays the majority of the bills as perhaps the other person has a second family to support   |
| 16 | Non-dependents will have their own income and should be contributing to all household expenditure including Council Tax. The non-dependents will also be enjoying all the benefits of the services Council Tax provides by the Council and should be contributing in fairness to all other Council Tax payers.   |
| 17 | All members of a household should have to contribute to the household expenses   |
| 18 | Its important that the council encourages multi family living in the current housing and cost of living crisis.  |
| 19 | All people living in the household should count to the income  |
| 20 | It is going to cost us more and we only just afford what we pay now.   |
| 21 | Deductions should be made on the net income of non-defendants in the household. Adults with income using local facilities should contribute to those facility costs and the shared tax burden of the county.   |
| 22 | There should be an additional clause for single households. My pension is only just above the thresholds so I wouldn't be able to get the discount yet even with the 25% single household I 'm paying 2k a year on council tax - 16% of my pension. Single households should get 50% discount. If things get really tough over the next few months because of fuel and heating increases and I have to make choices, I'm afraid I'd have to pay less CT whether it's allowed or not. I don't use most of the things included in CT hence I'll put food fuel and heating first. |
| 23 | not a fair system for large wage earners not to be contributing  |
| 24 | Could easily have a grown up child earning good money and not taking anything from them means they are getting services for free that if they had their own home they would pay their own council tax.   |
| 25 | The obvious that you have pointed out, it increases cost - you should be looking to seek out reductions in costs throughout the Council.   |
| 26 | It's too complex for people on zero hours contract. Work a couple hours more loose more than earned  |
| 27 | All adult income should be included for the household. It is a question of fairness.   |
| 28 | Household income from all adults should be included in affordability calculations  |
| 29 | If there are additional adults living in the household then their income should be taken into account as it demonstrates they have the capacity to contribute financially to the household   |
| 30 | There doesnt seem to be many positives at all  |
| 31 | Deductions to entitlements should be made if other adikts dan contribute.  |
| 32 | Penalizing high earners again.   |
| 33 | Household income should be taken into account.   |
| 34 | Why shouldn't the total household income be taken into account   |
| 35 | Forgive my cynicism but there can be no doubt this whole merger will be for the benefit of the already highly paid and underworked people who run NYC already and their cronies from the previously independent councils like HBC who wont of course be made redundant but will instead be absorbed into the new monster   |
| 36 | Why should myself who doesn't work and elderly, disabled and vulnerable mother be penalised, just because my partner works. Her income has noothing to do with my and my mother's personal circumstances, which in my opinion should be taken in to considertion.  |

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 37 | If another adult is resident at a property and earns enough income to be liable for council tax, there is no reason they should not pay towards that tax. This amendment will no doubt create loopholes for people to exploit, again disadvantaging regular households paying their full amount of council tax.   |
| 38 | Not sure I understand this question but the more people there are in the property, then they should all be contributing as they will all be getting some sort of income, either working or claiming benefits, this is all an income.  |
| 39 | all adults treated equally when residing at a property  |
| 40 | If they have other adults living in the house then they will be able to help pay the council tax reducing the need for a council tax reduction  |
| 41 | If there is a working non-dependent adult living in the household why should they not be contributing to council tax if they earn above the amount you have stated previously   |
| 42 | Where there are multiple wage earners in a household some of their wages should be included   |
| 43 | Penalised for person a single occupancy household. Penalised for not having kids!<br><br>There are negatives!<br>You do not state people outside the brackets are worse off, paying more for a poor service.  |
| 44 | If the 'other adult's contribute to the household income, that contribution should be taken into account.   |
| 45 | You should be billing each person separately for each's share of services received, and then allocating discounts where needed per person. At one time I was in a ridiculous situation where I was on Income Support and getting 100% help, but my over 18 daughter, non-working, was living with me and the local authority decided that I had to pay council tax due to HER living in the house, even though she was earning no money at the time. It took ages for me to make the LA understand that it couldn't ask a person deemed too poor to pay CT, pay for someone else's share!   |
| 46 | Why should households with more than one income be protected?   |
| 47 | The other adult living in the household is likely to be contributing to the household bills ie paying board. If they are not included the applicant could theoretically earn nothing, get 100% reduction, but have an income from people living in the house.   |
| 48 | Complex issue. Not familiar with the interaction between different sources of oncome within one dwelling.   |
| 49 | not fair  |
| 50 | Everyone should pay something towards the Council's services  |
| 51 | If there are other adults in the property who earn money then they can surely contribute to the cost of council tax. Why increase reduction expenditure where the applicant is likely to get financial support from others living in the household  |
| 52 | Subject to abuse  |
| 53 | It seems like people could be claiming a reduction in council tax when they live with somebody who can help to pay the council tax bill.  |
| 54 | Although the proposal could make the scheme more costly, there are no negatives for people who qualify for the Council Tax Reduction Scheme.<br>Your statement above i disagree with... I do believe some households should receive a reduction in there council tax, but why should all the other hard working adults have to pay more when council tax is increasing up to 5% EVERY year! when will the increases stop! Those who do have a little spending money each month, that spend in there local shops, wont be as they will have to use it for the extra council tax that is due. |
| 55 | How does someone who 'lets out' a room in their home figure in these calculations?  |
| 56 | Everyone at the property should be considered as they can all contribute  |

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 57 | As Council Tax is levied on the property, if there are additional adults on site, then their income should be counted towards the overall household income. This is simply a matter of being fair.  |
| 58 | Plainly unfair when another adult may be contributing to the household. For example, rent a room or adult children who are working.   |
| 59 | This is effectively a subsidy of the other adult  |
| 60 | Think they should contribute to household bills   |
| 61 | Surely the decision to allow a reduction should be based on the household total income. Not doing so will allow the system to be abused and this will be paid for by households not getting a reduction.  |
| 62 | If there is another adult living in the household, then they should be contributing to the household income and therefore their income should be taken into account, even partially.  |
| 63 | The income of all working occupants of a household should be taken into account in applying the reduction. This is a fair policy based on occupation and additional services required.  |
| 64 | It is unclear to me whether total family income can be taken into account when the Council Tax payer is housing working adult family members who may contribute, ameliorating need but qualifying for unnecessary support.  |
| 65 | Because I'm not a marxist   |
| 66 | I don't approve of any increases to council tax for anyone. it is unclear to me from your proposal whether my household would be better or worse off. council tax is a potentially unlawful tax that should be removed altogether.  |
| 67 | Surely the Council Tax reduction should be based on the total combined income of the inhabitants of the property.   |
| 68 | If LCWRA is also disregarded then for me it may work  |
| 69 | If there is another adult living there, surely they are paying rent or board etc if they are non dependent or giving some money to the claimant which isn't declared  |
| 70 | All adults unless disabled will have the opportunity to earn an income and therefore contribute to the household and should be expected to do so.   |
| 71 | Some households could have a high income, I don't think they should be subsidized by full paying people.  |
| 72 | Working adults should contribute to the household. They likely will so should be reflected in the proposal  |
| 73 | The non dependent adult should be contributing to the household bills if they have income   |
| 74 | You are not taking into account what they have to pay out   |
| 75 | Council tax is to pay for services which benefit everyone living in a household and therefore no other individuals should benefit from a reduction apart from the applicant and partner   |
| 76 | It depends on who the other adult is. What if they are a lodger or paying board money. That's an extra income   |
| 77 | As mentioned prior it should be the same for all<br>Or council should be scrapped until Westminster sorts the mess they've gotten us into   |
| 78 | Children of working age end up paying for the cost of living at home due to not being able to afford rent or being able to access the housing in the area due to high rent and can not save due to having to pay council tax and rent when neither of their parents work due to disability. |

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 79 | This benefits you and your workload.<br>But it makes people jump through more hoops and paves the way for more mistakes and a sacrifice of mental health. Whose services in North Yorkshire are at an all time low.   |
| 80 | This doesn't affect me, I've lived alone for years and will continue to do so.  |
| 81 | Non dependent adults will be paying board/rent, contributing to the household budget, unless they too are unemployed or on benefits themselves. Is it fair that we should be subsidising them? I don't propose that no discount should be given but their financial input should be taken into consideration when calculating what discount is just.  |
| 82 | I live alone and have no one else to contribute. Your proposal aims to help people who have others to contribute. Seems quite unfair and illogical.   |
| 83 | What about people who have disabled adults living with them that they have to care for. Where is the support for them?  |
| 84 | Carers for people on disability should have discount as now   |
| 85 | I feel if there are other adults who are working/receiving income in the property then they should be expected to contribute, and a non-dependant deduction should apply to the claimant's claim like it is with Housing Benefit.   |
| 86 | dfs   |
| 87 | I'm not really sure. Surely council tax should be done on thd whole household rather than an individual basis? Then everyone can contribute or do it like a top up system like gas and electric   |
| 88 | I suggest the income from other residents of a property are taken into consideration to ensure a true reflection of total household income  |
| 89 | If other adults in the household are in paid employment I think their income should be taken into account when considering the entitlement as in most cases they will be contributing to the household finances meaning that household has more income than a single adult household with dependents  |
| 90 | Does this mean someone living on her own will still get the single discount   |
| 91 | If some people pay less it means that others pay more.  |
| 92 | It would probably not help the people who really need extra support i.e people who are only managing but not entitled to benefits and it certainly won't encourage people to work.  |
| 93 | This just underlines the unfairness I have already outlined   |
| 94 | All occupants incomes should be correctly used as a basis before any reductions, otherwise you are making other people pay for these people not paying council tax on a fair and equitable basis.   |
| 95 | Surely all household incomes should be taken into account unless they are CT exempt?  |
| 96 | Stop trying to change a system that has worked for the people of Ryedale for years , also i totally disagreed with us losing our Ryedale  |
| 97 | If other adults live in the premises, they should contribute to the Council Tax, but if the applicant is paying full Council Tax, they should recover some of the tax from the other adult(s).  |
| 98 | Single adult households place less strain on council services and incur disproportionately higher fixed costs eg housing and utilities. The discount was intended to reflect this linking to income and saving is only equitable if you apply a similar loading to 2 adult households and pensioners<br><br>The proposals as they stand unfairly discriminate against working single parents - i m alerting gingerbread the national charity given the impact on the children of single parents |

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 99  | Again, it is affecting those who are single and living on their own. Where is the help for these people? I have to pay out more out of my wage than someone in a couple or living with other adults. I should not be penalised and have to pay more because of this.  |
| 100 | It is not a fair distribution of the tax.   |
| 101 | We are in a housing crisis, we need to be encouraging people to live together and share the cost of living to take the pressure off the government to support individuals. Too often people won't take in people in need because of the effect in their benefits or given they help. Yet that then puts pressure on the government to find that person their own accommodation and living costs. We need to be encouraging people to live together and share the burden of housing costs. So many couples on state benefits with children live apart through choice as they get more financial support alone than Together, leaving councils to find and pay for two homes rather than one. |
| 102 | As a single occupant you will face prosecution if you fail to provide a single occupant deduction - regardless of income. YOU HAVE BEEN WARNED!   |
| 103 | There are negatives! I'd pay more for the services as a single occupancy who uses less than of these services than a family for 2, +2 kids.   |
| 104 | Why make the scheme more costly when the Council is always looking for savings?   |
| 105 | I don't qualify for any support and my council tax is quite a lot (over £250). I'm concerned that if this scheme is more costly that my tax will end up increasing which worries me with everything else increasing so much.  |
| 106 | This point feels unclear - you're helping households with multiple adults by not reducing council tax?!   |
| 107 | Unfair against young people   |
| 108 | Again this not consistent.  |
| 109 | I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.   |
| 110 | The negatives are for those single households who won't qualify under the new scheme  |
| 111 | Again I am concerned that I will have to find extra money to fund this  |
| 112 | The scheme is no more complicated now than if different payment brackets are introduced. There is a large number of single people (young) or 40's to 60's that would be penalised by this proposal.   |
| 113 | ALL Income should be a taken into account as there are a number of people living alone who have a partner who must live somewhere   |
| 114 | So, someone on benefits receive 100% reduced CT but at the same time this person can share a flat with someone who earns for example 30k per year and no deduction???? Something is wrong here  |
| 115 | Band reduction required across Scarborough in line with other areas in country.<br><br>Mu last house Band B 3 bed house with garage currently Band C only 2 bed with no garage!   |
| 116 | This proposal increases the deductions thereby it increases the cost to householders that do not get discounts as that money still has to be raised.<br>Where other adults live in the house their income should be taken into account as they should make a contribution to the Council Tax being paid for that residence.   |
| 117 | I don't really understand this. If a person with earnings lives in the household they should be contributing to the council tax burden. But certainly not based on gross income. You can only pay with what you receive, gross income is an unfair figure to use.   |
| 118 | It is making it more costly   |

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 119 | Household income should be based on the entire household, not just the claimant. Where an occupant receives 100% discount, another person residing in the property also benefits from this despite their earnings being over and above any exemption threshold. Surely the council needs to consider providing parity with those paying full bills?  |
| 120 | See previous answer  |
| 121 | If the negatives are costly, how will this expense be managed and where will the money come from ?   |
| 122 | I'm worried incase our amount goes up! We are finding everything so hard and am only just managing due to overdraft...<br>I understand it will be a new grading system it should make things easier when awarding the Council Tax. The staff have been so good listening and supporting in my area..<br>I will miss that!  |
| 123 | Not sure how your going to manage this as I had a neighbour who was reported for lying about the number of people living with him for 3 years (4 people in a one bedroom flat in thirsk). Nothing was ever done even after numerous complaints to the council by neighbours. They still got their benefits each as single persons and the flat was down as only having a single person living there. If our council is not interested in dealing with fraud normally why would it change when they join under one group. |
| 124 | I think they should be proper discount for low wage working people living alone,   |
| 125 | The quality of service is poor. There is no incentive to do a good job, only to use the time to do very little   |
| 126 | Some children still live with their parents whilst doing apprenticeships for instance and their parents shouldn't be peanalised for this   |
| 127 | I don't understand the proposal. Its not very clearly explained  |
| 128 | It would be fairer for council tax reduction to be based on the whole household income including that of all adults within the home.   |
| 129 | I see little benefit for a single person on state pension.   |
| 130 | The other person living in the property could be earning a high income and could contribute more to the cost of this ie pay more rent to the person responsible for the Council Tax.   |
| 131 | people should pay their way  |
| 132 | A much simpler system is needed that reduces the cost on the tax payer. What is wrong with the current 25% discount. It's simple and easy to administer.   |
| 133 | All residents should be taken into account.  |
| 134 | Not sure of the justification for this - other adults in the same household would normally be expected to pay something towards housing costs.<br><br>If the reason is that this is a situation which occurs infrequently and the admin costs of assessment etc. would outweigh any savings that are likely to be gained, I would agree with the proposal.   |
| 135 | I thought council tax was based on any adult living behind a front door, the original poll tax idea, therefore, every single person's income should be taken into consideration where they're all living under the same roof, whether they're on benefits or working.<br><br>Is it fair to make working people pay more council tax for multiple people who live in one house because there is/are claimants entitled to a discount BUT maybe not every person under said same roof is entitled to any discount?         |
| 136 | If you have more than one adult living in a property, there should be no reason to not pay 100% council tax. To bad on income will complicate the scheme, meaning costly project to develop and implement the supporting software config and test. Also work to  |



**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	validate household net earnings and the fluctuations that will occur..... in my opinion the additional costs of implementation and management of the scheme out balance the benefits. This scheme will result in wasteful processes in terms of time, quality and cost.
137	Only if non dependent is family member, could be renting a room
138	This change seems unfair. If there are two working adults in a house why should they be taxed as if there was one? If you want to make this change get rid of all reference to the number of adults in a house and base the tax purely on house value, post code of household income.
139	People are still using the various services available to them and this has cost implications to the Authority.
140	If any other adults who live in the property are earning then they should have to contribute to the household bills.
141	With more adult children remaining at home, a household with three earners could be getting the same level of assistance as a household with one earner. An income level for the additional adult income could be set and if the total earnings of the other adults are above that amount then the case could move into the next band. A second income level for the additional adults could also be set that would move the case onto another band again if the total income is above that second level.
142	Council Tax is for the property. All income at the property should be assessed.
143	Please see previous comment for my concerns
144	Whilst the question of simplicity is understood, there may be cases where the "dependant" is on a significant income. Such households should not benefit. Deductions as appropriate for dependants who earn is equitable for the remainder of the Council tax paying population. The Council appears to have failed to consider this aspect in the reasons given for this proposal.
145	Once again the people who have worked hard all their lives are being penalised
146	Since council tax pays for services that are on a household basis, non-dependants with a good income should be counted in the calculation and be encouraged to contribute to the bill.
147	They have people living with them and using ...schools.... using the emergency services...using libraries.... using cleansing ....using street lighting . These people should pay their share.
148	Why would someone living in the household not be counted? It seems strange. I'm on my own with my children, and can only think that another adult living in the house would be contributing somehow. Why would there income not be counted, while I continue to pay because I work on a low income?
149	See previous
150	<p>This incentivises low income households to not have any savings seeing as they'll get no support if they have over £6000 capital.</p> <p>This will benefit businesses more than households with people being more inclined to spend their money as they get it.</p> <p>Keep the poor poor and punish them for saving for deposits etc.</p>
151	There are negatives for those who pay Council Tax in the form of a higher contribution than would be necessary if this was not applied. According to the Minutes of the Executive of 19 July 2022, the scheme will require an additional £3 million coming from £300,000 budget and £2 million ringfenced from Incomes and Premiums. This ultimately means the Council Tax Payer is paying more than they need to.
152	appears to favour households of more than one adult
153	see previous



**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

154	Non-dependents often make some contribution to the household and the house owner should be liable for some element of that contribution by having CTR reduced accordingly.
155	Could be many adults living on household who should make a contribution
156	Surely some non dependents should be contributing?
157	More adults presumably more income in household so why should they get a reduction and at what cost to those who are paying full council tax. Will they be having to pay more to subsidise the scheme.
158	Why? All adults working can contribute to household expenses.
159	The proposal is confusingly worded because we are asked whether we agree or disagree with a negative. It would be better to have this text more accessible. E.g. Currently some councils do this:... We are proposing this:'
160	This scheme would have a financial impact on those who are not entitled to any reductions. Because people get up and go and do a days work does not mean that they should be seen as a bottomless pit of money for those that choose not to.
161	Other working adults in the household should have to contribute to the Council Tax
162	They pay less, we continue to pay more. I'm not responsible for their poverty and object to being expected to support them.
163	Not clear about single occupancy
164	Other non dependants should be paying council tax like everyone else
165	All adults over 18 NOT in full time education should be paying the council tax. Households with a number of working adults are not paying their share.
166	I don't qualify and rates are already to high. I don't want to pay more to subsidise anyone else
167	If the other adult is non dependent then surely they should be able to support themselves. The reduction should be applied to dependent adults only
168	See previous
169	If council tax applies to a property surely the reduction should be if the household fits the income requirements, not just the applicant
170	there be some people who miss out there income just bit over still find hard to manage
171	Households with healthy incomes will be entitled to reduction (e.g. from adult children using all the same amenities as full-paying neighbours). The cost of council tax for that home may be easily covered by the residents but that cost is instead transferred to others
172	It is fairer for council tax payers that the entire household income is taken into account in determining whether a reduction is appropriate. The non-dependent could enjoy a high income.
173	I don't understand the current scheme.
174	I always fall into hardship but not council tax reduction even that I'm disabled and have mental impairment and 2 disabled children as the disability element makes you look like your income is high but in our world the money that goes out on stuff other than bills food ect is overwhelming and our bills are 2 as we use maybe twice as much water as a normal family of 5 ect ect the council see the number not the bigger picture of how families with multiple disabled people in struggle and just one career doing all the work
175	It's too open to exploitation. Unless the non dependant is a refugee , they could still be contributing an undeclared household income. It could end up being a scammer's paradise .

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |     |   |
|-----|---|
| 176 | It is patently unfair that a household containing a number of people with incomes pay no council tax. At the rates for a single person, at an income of just over £13,000, full council tax at potentially an average of £2000 less 25% single person discount could be levied. This equates to 11.5% of income and would potentially be the typical circumstances of a pensioner with a small private pension living on their own. Compare this to the circumstances of a single pensioner with no private pension who could obtain a 100% exemption but has 2/3 grown up children living with them earning good salaries. How can it be justified that a household with unlimited income (in theory) be exempt from council tax solely as a result of the council tax payer being reliant solely on state pension/benefits? |
| 177 | This is yet again helping a limited number of people at the expense of other tax payers   |
| 178 | You're proposing to not take other adults salaries into consideration, yet taking the single person's reduction away? So a household could have 4 adults with salaries and this isn't taken into consideration - yet you'll remove the single person's allowance? Am I misunderstanding this?   |
| 179 | So, HMOs (houses of multiple occupation) will be getting a very good deal from this. Either introduce a 'poll tax' or ensure that the householder pays the full tax band for the property, the other non dependent adults could surely contribute   |
| 180 | to be fair, the scheme should just be based on the income of the main householder only.   |
| 181 | Will be abused by people to claim that people who live with them are not their partner so they can continue to get discounts  |
| 182 | Its beginning to sound very very complicated not simplified as promised   |
| 183 | This would mean that you could have people who are benefitting from council services but not contributing to the cost. Any reduction scheme should relate to the total household income. A local income tax scheme would be fairer and ensure that everybody that could contribute to the cost of local services did.   |
| 184 | It should be based on what the cheif bread winner brings home   |
| 185 | shouldn't adults living at an address be contributing?  |
| 186 | Don't agree with stopping the 25% reduction for single occupants  |
| 187 | I cant think of circumstances where an additional income of a non dependant should not be taken into consideration, if they live there they have the benefit of services funded by council tax unless they are carers etc   |
| 188 | Cost  |
| 189 | Again this is not clear. You need to set out the different scenarios for different household eg. a couple who both qualify for the council tax reduction scheme with an extra adult, a single person who qulifies for the council tax reduction scheme with an extra adult, a couple who one person qualifies for the council tax reduction scheme with an extra adult etc.....   |
| 190 | It is utterly ridiculous to propose to ignore the income of another adult, who may be on a very high salary. They should pay their share, at least. For example, if there are three adults, each should pay their 1/3 share according to their income. This might well mean individual assessments, but with many different types of households (ie no longer nuclear family or single parent households) this might be necessary.to prevent widespread exploitation of loopholes. My disabled daughter and her husband live with me. Her husband and I both have healthy incomes. Should we put the Council Tax in her name only and reap the benefits?  |
| 191 | people ARE RENTING A ROOM FOR 7000 and so are above the threshold   |
| 192 | The reduction should be based on total household income.  |
| 193 | Makes the scheme more costly and funds could be better used elsewhere.  |

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**




194	I like the idea of members of a household being considered individually.  But the gross income of the non-dependent might be a fortune
195	This seems to leave the scheme open to abuse by having multiple adults earning but assessing a deduction based on only one earning adult, just because the council wants to make the scheme easy to manage.
196	The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council. A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax. It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic.
197	It is only fair that where there are multiple adults living together they can share CT costs (subject to income). You intend to penalise those living alone but give all the benefit to those who share
198	Given the housing crisis in the area it's a good idea there is not a non dependent deduction. Removes one disincentive of having older children at home
199	If there is another adult living in the premises, they could be contributing towards the household bills incl council tax therefore benefitting even more the council tax reduction person
200	Single person households should get the support regardless.
201	Total household income should be considered if subsidy is considered which it should not be.
202	Those on more are supporting those on less. This is another taxation.
203	If there is more than one "earning" adult in the household I would think it fair and reasonable to look at household earning, rather than an individual's earning, just as in universal credit. Surely a single parent should be eligible for an earnings based deduction greater than a working couple, if they earn more combined?
204	
205	All should be equal,
206	These adults can pay if they're working and therefore contribute to the whole household income
207	Each adult independent of household surely has responsibility to contribute to services? Other schemes are in place for example hosting Ukrainian adults in your house?
208	This is fundamental - eg allowing young adults from less well off backgrounds to go to work without this impacting on their parents' council tax reduction and potentially being drawn in to having to financially support their parents
209	Non-dependants have income from benefits, employment and savings, every adult should be assessed to a sliding scale to be fair to all.
210	Non dependants have income from benefits, employment and savings, every adult should be assessed to a sliding scale; to be fair to all.
211	would depend on whether it's a family member who although earning is still dependant on support ie apprentices

**5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

212	It feels it could be left open to abuse, and also feels unfair as if there are people living in the property with the means to pay for services they will receive by living in the property and area should contribute and not make the debt that others have to pay any larger.		
213	Unfair as income available for household expenses from wage earner third party		
214	If there are other people living in the household their wages should be taken into consideration and benefits reduced accordingly		
215	Include foster carers in this plan as we give our services to the county without any recognition		
216	Easier for the Council to manage but less fair for single and elderly people and residents as a whole. Council is meant to represent and act in the best way for their residents and not make decisions which make it easier for them as an organisation as a primary reason for practice.		
217	If council tax is paid per property then it should consider all residents, those who can afford to pay to support those in need should. I understand it is not uncommon for councils to document who is responsible for payment of which part of which bills, this can continue.		
218	More costs		
219	as per the previous comment where is the funding coming from.		
220	Everone who use services should pay. I have no dependant children, why then should I pay for school? I know full well the answer but it seems now that some favoured groups that do use the system are to be offered discounts. This is so unfair on those who work hard or train in thier oen time instead of watching tv.		
		answered	220
		skipped	1875

**5. Part 3 - Disregarding the housing element of Universal Credit**

**6. Do you agree with this proposal?**

Answer Choices			Response Percent	Response Total
1	Yes		68.06%	748
2	No		17.83%	196
3	Don't Know		14.10%	155
			answered	1099
			skipped	996

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	189

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 1  | If this is going to cause an increase to those currently paying full council tax, then no I do not agree with it.<br>For me if a household has an income regardless where it is from it should be used to calculate the need to council tax reduction.<br>Additional cost should not be placed on other council tax payers. This could tip them over the edge.            |
| 2  | All benefits should be counted as income to make it fair on working people who after being taxed end up with less than those on benefits.   |
| 3  | The Housing Costs should be disregarded by a pro-rata'd amount and not in full as per this proposal.  |
| 4  | Why add a complication? If Universal Credit assesses the whole picture, why ignore it?  |
| 5  | All income should be taken into account.  |
| 6  | Housing element, lwawra, disability payments should all be disregarded completely. People on universal credit with long term disabilities have seen council included money. Hambleton went from people paying £8 a month to £85. And they were on less than the people getting esa/pip etc They then missed out on Col payment despite the poorest in the country         |
| 7  | Should be an income and wealth scheme   |
| 8  | Universal credit is still income  |
| 9  | Same reason as before   |
| 10 | The Housing Element of Universal Credit includes an amount to cover Council Tax. It should therefore be fully taken into account when assessing entitlement to the CTRS. The proposal also discriminates against hard-working persons on low incomes who may have the overall same level of income as someone on Universal Credit but would not receive the same benefit. |
| 11 | You should also disregard DLA/Personal Independence Payment.  |
| 12 | Is this not double counting the discount  |
| 13 | Many people who are able to claim Universal Credit end up receiving more in their total household income than those who work full time on minimum wage qualifying for no help from anywhere whatsoever. I believe this is therefore unfair if income related benefits are not included when calculating the amount of Council Tax reduction.                              |
| 14 | This scheme penalizes those who are working on low income compared to those not working. Surely income is income.   |
| 15 | Working class on high wage also struggle, it's not fair they have to pay more   |
| 16 | Not prepared or able to pay more - see previous answer  |
| 17 | Everybody has housing costs to pay. Why should these be disregarded?  |
| 18 | Include all income from wherever it is received.  |
| 19 | There are many people who do not claim universal credit and use savings . They should not be excluded from receiving reductions in council tax  |
| 20 | Because the scheme is woefully inadequate already. Theres no way a council will administer a scheme that will cost them money   |
| 21 | All benefits should be included in the income of the household to assess affordability  |
| 22 | Those on long-term benefits appear to gain, as usual! People like myself with a small income (private pension) & some savings (insufficient to consider property purchase) are penalised.   |
| 23 | Benefits should be included when looking at affordability   |
| 24 | Again the scheme does not incentivise people to work  |

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 25 | So let me get this right .. you are on universal credit and already therefore having tax payer funded benefits to support you, but this "income" wont count ie it will only be your income from other sources that will be used to assess how much or rather how little council tax you will pay but others not on universal credit eg people who have worked hard all their lives and derive their income from hard earned savings already being depleted by inflation etc wont have similar exemptions or reductions. Bit like communism but as with most communist regimes its the fat cats at the top who benefit |
| 26 | Once again those on low incomes that do not qualify for benefits are unfairly penalised.  |
| 27 | All income should be treated as such, benefits or not.  |
| 28 | I feel that all income should be included, whether this is a benefit or wages.  |
| 29 | Of course benefits should be included, these make up their total income, if you take these off it will show they get a lot less than they actually do.  |
| 30 | why doesn't the housing element of Universal Credit allow for bills that would to have paid in association with living in a home. The person still requires access to the facilities that are provided.   |
| 31 | You look at net income as a decider for these brackets. Yet the true notation is expandable income, a truer depiction of those who CAN pay more do, and those who can't...don't.  |
| 32 | Because you have put in the caveat of savings. Savings should be disregarded, except for any income generated, and THAT should be calculated on actual rates not pretend rates. At one point my LA was telling me my small savings were deemed to be earning 10% when in fact they were not, and so my income support was reduced.  |
| 33 | If the scheme is more costly but no negatives for those who qualify - it means those who don't will be paying more in.  |
| 34 | If they get any money of any type it should be included   |
| 35 | I have to pay a full mortgage and get NO help.  |
| 36 | People in receipt of a number of benefits can be better off than those working. That should never be the case.  |
| 37 | not fair  |
| 38 | Everyone should pay something towards the Council's services.   |
| 39 | This needs to be reviewed regularly in line with a claimants change in circumstances  |
| 40 | I agree I think   |
| 41 | Proposing to tax people who are already the most highly taxed people in the community in order to fund those in need is a worthy cause, but there will be a large element of people entitled to reduction who are playing the system. We need assurance that this is going to be policed fairly, not just make council accountants lives easier.  |
| 42 | Universal Credit should be classed as income, it is in fact income (without working for it)   |
| 43 | Does not encourage work   |
| 44 | The housing element of universal credit should be included. The council wouldn't exclude private rent payments or mortgages or energy bills.  |
| 45 | A working person earning the same as someone on Universal Credit does not get any of the rent they have to pay out of their wage disregarded during an income assessment so it discriminates against those not on benefits but on a low income. (single person earns £1200 per month and pays £600 rent will be treated as having £1200 income and get no help but person on UC getting £1200, £500 of which is for rent is treated as only having £700 per month income and qualify for help)  |
| 46 | This scheme continues to penalise those that work - it should never be the case that you are finally better off by working less hours or not working at all. Benefits, wages and personal situation should all be taken into account.   |

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

47	I think everyone should pay something towards Council Tax, regardless, because they use all the services too.
48	Income is income, regardless of the source and therefore should be included in all assessments.
49	Cannot agree unless the amount of the housing element in is a known. Otherwise, danger of double-benefitting.
50	If someone is already getting housing allowance with Universal Credit then I don't see why they should also qualify for a discount. Allowances are already made in their benefits and by not including this calculation, they are not only getting a discount but they are also getting an allowance.
51	Because Marxism is evil
52	Surely income is income. Whether someone is earning a wage by working or is receiving benefits does not alter the fact that money is coming in to the property.
53	LCWRA needs to be disregarded as income
54	<p>Please see answer to part 1.</p> <p>This proposal is assuming those on low incomes require all the support. This doesn't take into account individual circumstances, those who live alone and support their wider family financially, those who struggle to make ends meet currently but work hard to raise their income to support themselves.</p> <p>The circumstances of others should not be assumed especially based on such low weekly incomes.</p> <p>I currently receive 25% discount for living alone. In the new scheme I will receive no discount. I have a baby on the way and will receive no support from anyone, no benefits, no deductions, no support with childcare and will need to return to work within 2 months of having my child and put him into full time childcare just so I can continue to earn money to keep a roof over our heads. I don't have a 'low' income but I also don't receive any support from anywhere as it's assumed incorrectly that I don't need it</p>
55	Universal credit is a nightmare with the current system.
56	It just continues the myth that all people on benefit income are struggling, some obviously are but not all. All income should be taken into account even if that means changing the bands. Some benefits mean that the people who qualify for them have more disposable income than working/retired people who might be just over the band levels.
57	It's hard as universal credit also helps with childcare which should also be taken into Consideration as this money is what helps people stay in work. If this is not looked at and is used as income then they may be better off just not working for the 100 discount
58	People who work and rent will have their rental costs taken into account.
59	My son already receives CTR & UC & his rent is covered through UC. How will the new proposals change for someone in his situation
60	People who work don't get their rent disregarded but can be earning the same or less than people on universal credit
61	<p>Again, this benefits you and not those that need it most.</p> <p>So far everything is at the councils benefit and not so much for those needing help. The positives and negatives do not reflect a thorough examination and perhaps the positives and negatives should be done as a risk assessment rather than a lose sentence with hidden consequences.</p>
62	How does the effect people on tax credits as that doesn't change over fully until 2024?
63	I receive an MoD War Pension and I have had a £10 disregard, I've NEVER understood why my War Pension is regarded as "income"!?
64	They are getting money to support their housing costs already. Should that not be looked at by UC?



**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

65	What about disability universal credit premiums why are they regarded as income?
66	Bring in receipt of a benefit to top up your income to the same as a person not on benefits, is discriminatory.
67	If you are working full time then you have to pay for your rent/mortgage out of your salary, this should be the same for Universal Credit. Universal Credit is income, so I feel all of this should be counted when assessing income.
68	adssa
69	Further, it must be 100% of the housing element and not pro-rata. If deductions are made for income, it is penalising work.
70	I don't think any income based benefits should be taken into account when deciding entitlement. Universal credit is income based and exists to top up some peoples low income to a level that just about helps them survive so counting any income based benefit in with net weekly income seems unfair and worrying.
71	All of the universal credit amount should not be counted
72	For reasons already stated.
73	Don't understand
74	Increased Cost of managing the scheme.
75	Total nonsense. The rest of us either pay rent, a mortgage or have paid off a mortgage, so on that basis you should on an equitable and fair basis deduct mortgage payments or the value of a fully paid for home from everybody's income when deciding who is entitled to a reduction. We are all suffering additional costs and cannot afford to have our current single occupancy tax reduction removed just to benefit those who have large families and live off benefits.
76	Stop trying to change it all
77	Any benefit should be considered as income.
78	As usual middle earners struggling with no benefits loose out
79	You are taking away support for single people who are currently getting 25% off their council tax for help just because they earn over £265 a week net?? I cannot afford to pay more, I already pay too much. Bills rising again in October for energy, how am I meant to live/eat?
80	If the discount on my total income is looked at, then it should be the same for those on benefits... It's still money in the pot going into the household. Unless you're going to minus my mortgage or rent from my calculations!! NOT Fair and may as well not work
81	Qualification is unrealistic & politically motivated. WARNING! You will be prosecuted.
82	Using the same service for differing costs depaning on personal circumstances and salary
83	See previous comment and still not able to clealry see impact on my personal liability
84	Why make the scheme more costly when the Council is always looking for savings?
85	People need to be encouraged to go to work!
86	People like us (just short of £20k earners) are just out of luck yet again.
87	Negative is that not everyone can apply for it because will be means tested
88	The cost of living is going up. Council tax is already expensive, increasing the cost for single people and then penalising for higher earners is not consistent.
89	I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.



**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

90	And how are the single people who don't qualify going to manage?
91	Again I am concerned how this will be funded
92	The scheme is more costly, and there is a large number of people who don't receive council tax reduction that would be affected by this proposal.
93	Please also disregarding the childcare cost element as this goes straight to pay for care fees.
94	I'm against in general means tested benefits
95	Don't understand the benefits system as we do not receive any benefits.
96	This is a bias survey with leading wording
97	Do you take into account people's mortgage or rent payments who don't receive housing benefit? It still has to be paid, so should be deducted from weekly income on your table above. One of my neighbours is on benefits, doesn't work, and has more disposable income than I do!
98	I don't know much about Universal Credit but would disregarding an award made to cover housing unfairly discriminate against people awarded the same money under differing circumstances? I understand the principle though so perhaps this is nit picking on my part.
99	Those paying to privately rent or have a mortgage don't have these costs off-set against their income when looking at qualification for exemption. These are expenses we all have to face and often the private rental market is expensive and represents a large percentage of household income. Financial assistance for those most in need is important, however, financial pressure is being felt across society and those who are working and paying their own bills should not feel disadvantaged.
100	See previous answer. It seems single parents are going to struggle to live
101	Would the people who receive Council Tax help and support be paid the same as those who get the housing element?
102	Needs to help working families
103	It shouldn't be taken in to account at the moment according to the current guidelines neither should PIP. As read on <a href="https://www.hambleton.gov.uk/downloads/file/1379/council-tax-reduction-scheme">https://www.hambleton.gov.uk/downloads/file/1379/council-tax-reduction-scheme</a>
104	I have no experience of UC
105	People on universal credit shouldn't be encouraged to stay on benefits. The country cannot afford it, us, at work pay for your jobs as well as the benefit people's. There is a limit to what the working population will accept. STOP RUINING OUR COUNTRY
106	a person receiving care allowance, will the present system apply?
107	How are you going to pay for this costly scheme? By taxing those who can't get tax relief?
108	Happy with the current system
109	That part of UC is given to assist with the cost of housing which includes council tax
110	If the allowance includes Housing costs then it should be included in the income part.
111	If anyone is entitled to Universal credit regardless of the amount or work status (self employed etc) they are already on the breadline so should receive 100% reduction
112	Changes should not have a cost implication to the Authority.
113	For some people, the housing element can actually be more costly to the council or government due to the price or maintenance of the housing supplied or acquired by the individual or family. For example, a house that isn't fit for purpose will cost more to the family due to reparations. On the other hand, an inappropriate house (possibly with

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	more space than is necessary) will cost more overall and is often chosen purely for comfort of the individual or family, when it would be better suited to others (for example a family of five needing certain numbers of rooms to each member or pairing). I would argue that this should be counted towards the overall reduction, as the money is seen as a final overall sum and not also spent on specific areas.
114	All income (or subsidy/allowance) coming in to the property should be considered.
115	Housing benefit is already contributing to rents, if you're a mortgage holder yet your circumstances change since purchasing a property, no assistance/support is available - enough is done to support UC claimants - other people are also struggling!
116	They are already getting a benefit for housing why do they deserve to get a discount as well
117	Though I have suggested that I agree, the proposal nonetheless could be argued as being unfair to the rest of the Council tax paying population. To what extent has the Council given consideration to this and on what basis is favouring this group reasonable?
118	This questionnaire is designed to get a decision the council want. I would like to see the brief given to the designers of this exercise
119	The more people that receive help with the council tax the more the rest of us have to pay. Just because someone is on benefits it does not necessarily mean they are vulnerable. If their net income is the same or more than mine why should they receive help and not me..
120	See previous
121	It depends on where the income base is placed, who sets it, and whether or not it is fair. I have a very modest income (state pension, plus one rental income). I live alone and receive the 25% discount, however I don't believe this is fair when, for example, upwards of two working adults sharing the same household will only be charged 25% more than me. Very unfair and unjust.
122	Absolutely the housing element goes towards rent and the landlord not the actual household. There is no way you can count the housing element of Universal Credit as income. I'm scared that people will not understand this complex terrain - not sure I know enough - and will just react that people are getting hundreds of pounds per week when actually they are not, it goes to the landlord.
123	Again why better yourself by training and working hard to get even more money taken away from you.  Might as well coast by and get hand outs.  Also, why should I pay the same council tax as someone living in a city/town. I live in a village with slower emergency response times and zero police presence. Get a grip.
124	There are negatives for those who pay Council Tax in the form of a higher contribution than would be necessary if this was not applied. According to the Minutes of the Executive of 19 July 2022, the scheme will require an additional £3 million coming from £300,000 budget and £2 million ringfenced from Incomes and Premiums. This ultimately means the Council Tax Payer is paying more than they need to.
125	it misses support for people who are managing hand to mouth but are not entitled to claim benefit
126	The entire household income should be taken into account.
127	Unwilling to pay extra cost - time councils became more efficient
128	Again this benefits those who can't be bothered to work
129	It ignores the needs of the elderly yet again.

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 130 | I do not agree it helps people who need it most - as stated in previous comments. Low earners get a lot of help already. Working families of middling incomes are the ones really struggling with costs and no help at all!  |
| 131 | Universal credit is designed to be similar to income so it should be taken into account as income.   |
| 132 | Again, another financial burden for those who do not qualify for any reduction.  |
| 133 | Unless pensions are removed from the calculation it is unfair on those of us on set pension income.  |
| 134 | Same answer as last one.   |
| 135 | Not clear about single occupancy   |
| 136 | Someone not receiving benefits has their whole income assessed, including what they pay as rent or mortgage  |
| 137 | Where is the lost revenue going to be made up by? By increasing the council tax of hard working families who don't qualify for the council tax reduction scheme, they often have less disposable income than families receiving a council tax reduction  |
| 138 | It appears that the more benefits an individual receives then the more they are entitled to. Individuals on benefits can end up with more disposable income than those in work who are subsidising their benefits.   |
| 139 | See previous   |
| 140 | The deductions need to include the full range of disabled benefits, not just income based. Because I've worked all my life I was awarded contribution based ESA support group. This combined with my wife's low earnings would exclude us even though we are on an extremely low household income. This is before you take in to account the energy and cost of living crisis. The banding groups are simply far too low and the income disregards too shallow and unfair. |
| 141 | People on benefits often have higher income than those who work full time  |
| 142 | I may agree in principle to discounting certain benefits but do not understand why housing benefit should not be included as income.   |
| 143 | How will you know what incomes are ?   |
| 144 | People on benefits MUST work and not accept benefits instead of working, trying to recruit staff is why not working becoming impossible as many people gain more on benefits by not working  |
| 145 | In the current circumstances everyone needs support which is not defined in the income bands   |
| 146 | Even though housing isn't taken into account you will take the other benefits into account   |
| 147 | Why should people on benefits be given everything? I do understand that some people may find themselves in short term unemployment, or are chronically unwell but do be realistic.   |
| 148 | Again, no encouragement to go & work!  |
| 149 | I agree in principle to this, if people are on housing benefit then this should be disregarded as income. So can a single person deduct their mortgage/rent payment in their income calculation?   |
| 150 | Again, I don't agree with means testing for council tax  |
| 151 | Quite a few people who claim benefits can have more money than a person who works. i.e. free school meals, free dental care, free glasses and lots more. With this being the case they could pay a small amount of money towards council rates.  |

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 152 | Everyone's housing costs are high. Benefit claimants should have to deal with this reality the same as people who get no benefits. You keep casually saying "although the proposal could make the scheme more costly" as if that is no problem. People who don't receive benefits or discounts have to pay for all this you know and you might have noticed a problem with energy bills etc. You can't keep squeezing wage earners or our pips will squeak. Isn't the new council supposed to save money as well? All I see is increased costs  |
| 153 | Again same reason   |
| 154 | What about people who are on PIP's , if the proposal will make the scheme more expensive where is the money coming from? Sooner or later no one will be able to afford paying it  |
| 155 | Depends on whether council tax is taken in to consideration when the level of of the housing element is set.  |
| 156 | any monies received is generally regarded as income and included in calculations, why not for this,?  |
| 157 | Cost  |
| 158 | Isn't the housing element of Universal credit already discounted?   |
| 159 | There should be more help for working class .earning £30,000 as a single parent doesn't cover food electric gas etc so feel help should be given to higher earners  |
| 160 | Tax payers should not be giving relief on relief.   |
| 161 | I agree in principle however universal credit should be taken into account as household income.   |
| 162 | Often people who don't get their rents/mortgages paid via the housing element of UC are actually much worse off as they're not entitled to a whole array of other benefits. The threshold should be the same for everybody. A single mum working full time earning £1600 a month and having to pay a £700 rent is much worse off than someone not working claiming the same amount in benefits but not having rent to pay.  |
| 163 | Housing benefit should continue to be included.   |
| 164 | The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.<br>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.<br>It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic. |
| 165 | Agree. Housing element of UC replaced Housing Benefit as a legacy benefit. It is right therefore that Housing costs are not treated as income   |
| 166 | We have savings and a small pension and can claim nothing   |
| 167 | The housing element of UC is specifically for housing therefore why should it be disregarded  |
| 168 | If you go ahead with subsidy consider total household income.   |
| 169 | I shouldn't be expected to support, it's the governments responsibility not my a burden I should have.  |
| 170 |   |

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 171 | As someone who is on 40k a year I should be getting help too.  |
| 172 | This forms a part of their income the same as anyone else  |
| 173 | Not sure I understand - not all people who get benefits (and yes depends which ones?!) are unable to contribute to services of their council?  |
| 174 | In principle I agree with disregarding the housing part of UC, but I don't know enough about the way UC housing element works to make a full judgement. Would what is not counted include or exclude the 'bedroom tax' reduction?  |
| 175 | Unless non-dependant adults are deducted from any payment ie: the rent they pay to the claimant in full. If not, system discriminates.   |
| 176 | Unless non-dependant adults are deducted from any payment ie: the rent they pay to claimant in full. If not, the system discriminates.   |
| 177 | <p>WBU strongly supports the proposal to disregard the housing costs element of Universal Credit. This element is paid specifically to support tenants with the cost of rent and service charges and does not include an assessment of Council Tax liability or other costs. It aligns with the long-standing practice of disregarding Housing Benefit payments (still available to legacy benefit claimants).</p> <p>A Valuation Tribunal looked at cases assessed under the current Hambleton District Council Tax Reduction Scheme (June 2022, VT00006383) and concluded that "This element of housing costs met by Universal Credit was not, therefore, provided for or available to meet the Council Tax liability". This was clear indication from the judge that costs for a specific purpose should not be considered income available to claimants to pay their council tax liability.</p> <p>However, WBU does not support using housing costs on a pro rata basis if the resident has any other income (eg. pension, Carer's Allowance, earnings). WBU are aware that this is current practice in the district banding schemes and will be transferred to this Scheme. This has not been made clear in the consultation and therefore requires further consultation. The reasoning for including housing costs when there is other income is not understood and leads to a marked disadvantage for tenants on Universal Credit. The inclusion of pro rata housing costs suggests that there is confusion about how UC is assessed, possibly in response to messaging around Universal Credit and as a result of all elements being made as one payment; however the calculation is not based on this "smoothie" analogy. Further, within the UC system the housing element is treated distinctively, for example in deciding the amount paid through managed payments to landlords or protected when a claimant is sanctioned.</p> <p>Information about UC housing costs: people on legacy benefits receive Housing Benefit to help with the cost of their rent. Universal Credit claimants receive a housing costs element. These costs are largely assessed in the same way and most claimants will receive the same amount through either benefit. Many people in rented accommodation do not receive full support with the rent, for example due to the Local Housing Allowance levels, non-dependants living with them or size criteria.</p> <p>Housing Benefit is always ignored under the CTR banding scheme yet UC housing costs are taken into account if someone has any income other than Universal Credit (but not if they only have UC). There are many claimants who receive the same amount of benefits in total but will be penalised because they also receive benefits based on their National Insurance contributions (eg. State Pension, contributory Employment and Support Allowance). It is also likely to impact on the financial gain when moving into work. It appears therefore that someone on Universal Credit is penalised for being in rented accommodation compared to another Universal Credit claimant who is not in rented accommodation or in comparison to someone on a legacy benefit.</p> <p>The pro rata use of UC housing costs creates complex benefit calculations, for example claiming Carer's Allowance will mean that a tenant has housing costs taken into account for the first time, and may be worse off, therefore a better off calculation is needed comparing against not claiming. Other factors will also be under consideration, for example Carer's Allowance provides Class 1 National Insurance credits and is paid fortnightly which can help with budgeting.</p> <p>Taking UC housing costs into account could be discriminatory as people with protected characteristics are more likely to be in rented accommodation (eg. women, disabled people). Owner occupiers on UC are clearly better off under this scheme than another claimant in the same financial position except in rented accommodation.</p> <p>Examples based on Council Tax Band A, Ryedale at £1015 (£1353 and single person discount):</p> |

**7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

A single person claims Employment and Support Allowance and is in the work-related activity group. They receive £77 per week contributory ESA and £1.24 per month Universal Credit..

- On a legacy benefit or in non-rented accommodation his Council Tax is nil, it would not increase.
- If he had not paid National Insurance contributions and had no entitlement to ESA, he would receive the same amount of benefit income as UC only, and his Council Tax is nil, whether or not he has UC housing costs.
- If he is renting and receives UC housing costs, he will also have to pay £254 Council Tax per annum, because he has 'other income'.

A jobseeker on Universal Credit lives in a private rented one-bedroom flat paying £125 per week. He starts working 10 hours a week (minimum wage), hoping that more hours may become available.

- If he was had no housing costs his Council Tax is nil to pay as his income has increased marginally and there is an earnings disregard.
- He has UC housing costs to cover his rent, he will therefore have to pay £508 Council Tax because he receives the UC housing costs element.

MITIGATION: disregard UC housing costs for all claimants, including those who receive other income. In situations in which a resident receives less UC than the amount of the housing costs element their UC income amount would be nil.

178 I don't qualify for the housing element of U.C., so feel that I will be penalised, working a few hours extra to cover rising costs for energy, food and mortgage. If you ask how much mortgage people on this scheme are having to pay then adjust income to take into account this would be fairer.

179 I would agree as long as the council accept the housing element figures as given by Universal Credit and not make a calculation which ends up using a portion of the housing element as income like Selby District Council currently do!

180 All benefits should be counted as part of the whole income

181 Where do foster cares come into this

182 Benefits can amount to a significant amount.

183 I think again working people don't benefit who may earn too much for help and not enough to live on.

184 Benefits are a form of income and should not be disregarded in the band. Those who receive full benefit entitlement could potentially have a greater financial income than those who work which is unfair. Working people and families will suffer. I propose benefits are included.

185 More costs

186 Same comments as previous where is the funding coming from

187 Only agree with this if the housing element is apportioned correctly. At the moment Selby Council just use gross and net UC figures but this is incorrect as my childcare costs reimbursement is counted as income on the gross Plus carers allowance is counted twice

188 Stop encouraging people to go onto benefits. The country cannot afford it, I cannot afford it. I pay a lot of income tax and that should be enough. Get the council tax down for everyone or charge those that use council services.

189 Citizens Advice North Yorkshire supports that Housing costs and Housing Element within Universal credit would not be taken into account in calculating Council Tax Reduction.

answered	189
skipped	1906

6. Part 4 - Where applicants or their partner (if they have one) are working, a standard disregard of £25 will be applied for single applicants and £50 for couples and lone parents

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

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	71.49%	770
2	No	<div></div>	13.56%	146
3	Don't Know	<div></div>	14.95%	161
			answered	1077
			skipped	1018

### 9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	152
1	No mention of savings being taken into account. This isn't clear			
2	All earning should by accounted for - why offer an exclusion/allowance to some and not all?			
3	The disregard needs to be higher			
4	You are not enocuging people to work. It costs to go to work, clothing and transport for example. You need to make working pay.  You should use a percentage, so anything upto £50 or 30% (which ever is higher) is disregarded.			
5	Again - see previous answer. There should be additional discounts for single people households			
6	Again discriminatory.			
7	Everything I have read so far increases costs, who is going to pay for all your generosity - those council taxpayers who manage their budgets and responsibilities? Is this Council now run by left-wing do-gooders very happy to spend somebody else's money?			
8	It does not because we already know the impact of a few hours extra earnings			
9	People able to work and working should not be subsidised further. This has already been taken account of in the banding and is therefore unfair and people paying council tax.			
10	The disregard should be raised to £50 for single applicants and £100 for couples			
11	It's another unfair incentive/punishment for those who work and are on low income or those who can't work due to disability or illness			
12	Why should people who don't work be penalised? Will this push them further into poverty?			
13	I work and get no reduction so why should someone else. Again you would be using my money to subsidise others unless you intend to provide discount for all			



**9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

14	Ditto to my previous answers
15	Getting able-bodied people into work is a necessity, and any method of encouraging this should be explored, reducing the burden on regular households.
16	I don't understand this question
17	Surely any deficit would be expected to be met from Council Tax payers who already are paying in full at a high cost level??
18	I'm better of working less hours for less pay to fall inside previous brackets.
19	You ought to be billing each person separately.
20	The disregard thresholds are too low. There are increasing utility bills and rising fuel costs together will low pay. This really does not help low income families much at all. A drop in the ocean! Who decides what hardship is? No one who ACTUALLY has to live with it day by day I'm sure!!
21	Why would couples merit having a discount/disregard? Working lone parents do merit support.
22	Agree with the principal, but a higher discount should be awarded to really encourage people to work. £50 for a couple in the current climate is not an incentive or a reward
23	I explained already
24	This just adds another layer of bureaucracy to the scheme. Why not just move the bands by £25?
25	Single persons working should receive discount over those on benefits.
26	£25 and £50 are not high enough given the huge cost of council tax - they should be higher
27	As long as this applies to all individuals and is not based on income
28	Wording is very poor for this question
29	It won't encourage people to work more, it will only encourage them to earn below this level or be paid in a cash only basis.
30	It should disregard the full rent amount as it does for people who receive housing costs from UC not just £25 or £50
31	Will unearned income everyone considered or just employment/self employment income?
32	All should be the same
33	I thought it was 25% currently, a big difference to £25
34	These are being subsidised by other council tax payers and you have stated that the policy could make the scheme more costly
35	Again, lack of information and poorly communicated intentions
36	Single people gave the same expenses - gas, electricity, transport, water, et etc. They should get a 75 pounds disregard as they are not sharing the costs
37	Too low.
38	I currently receive the £25 Single Person's discount on my Council Tax so this doesn't affect me - until this entire grand plan goes wrong!
39	Does this include pensions? If it does then I can see more elderly in poverty, surely it is about time having worked all their lives and contributed to the money pot they could have their pensions allowed not to be included as income
40	The disregards are too low. They should be equal to the standard rate of JSA / Income Support.

**9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

41	Lone parents need more help, so the disregard should be an higher amount for them.
42	dsaasd
43	Next year my spouse will be a full time student, and much of my income is a company pension. We have both worked and paid taxes etc all our life. Yet your system gives nothing to situations like mine.
44	Not sure whether such a small amount of disregard is worth bothering about. Also you haven't stated whether this is weekly, monthly, etc.
45	I don't think people should have to pay more just because they work.
46	For reasons previously stated.
47	A larger increase should be considered for single parents. Possibly income related. .
48	Will the single person (25 percent reduction) discount apply still for those living alone ?
49	Just keep the current Richmondshire system and stop trying to penalize single people there
50	Keep it as it is in Harrogate
51	Leave the system how it is why are you trying to change everything that ryedale did ,not happy
52	The single parent discount should not be means tested
53	This makes no sense, the first table says no support/discount for those single earning over £265 net a week...
54	A percentage dos count should be applied.
55	Can work either way depending on how you look at it
56	You are not qualified to make a 'Qualification' of this nature & will be prosecuted!
57	Whoever wrote this needs to seriously consider the negatives and not propel their own bias into the pros and cons. These changes will have a deep impact on those heailty effected
58	The disregard needs to be higher
59	Why make the scheme more costly when the Council is always looking for savings?
60	There may be many reasons why someone is not in work that need to be considered.
61	Because not affordable for young working aged adults
62	It's imperative to encourage a work ethos and not relying on benefits at the cost of hard working families who also struggle!
63	Why do couples receive £50 discount however one partner doesn't have to be working. Isn't this the same as being single if only one adult is working?
64	I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.
65	I cannot see the advantage. Just change the amount per week you need to earn.
66	Your calculations would not include me or my partner as we work extra shifts to manage. The limit you have put on working people is too low as we only manage by doing extra hours, sometimes working 50 hrs a week
67	I don't think this is easier to understand. The statement given might be easier for the author but the way it is written means I don't understand as a 50+ woman, already with

**9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	extended pension age and less pension available to me for which I save regularly to avoid future burden on the welfare state.
68	Currently I only get a £20 disregard despite my husband being disabled and having a small child and on universal credit this has meant we have lost our council tax reduction. Consequently, we won't now received food vouchers . I only earn approx £90 a week.
69	I'm opposed to means testing
70	People need to benefit from working!
71	Income is income. It should all be classed as such. Taxes are applied to all income, benefits should also be applied in the same way.
72	Again see previous answer
73	Do not work
74	This isnt enough on an incentive, I proposed this is increased
75	It should have a set amount per child though
76	The disregard should be higher.
77	As long as I don't pay any more than I do now. I get the single persons discount of 25%, and work part time, and can't afford to pay anymore than I do already.
78	It is not clear whether this is £25 per week over and above the income thresholds.  Poorly explained.
79	It's not clear if this applies to benefit people or working people. You seem to be promoting extremely socialist policies so my guess is the former, in which case I firmly disagree
80	Current system works fine.
81	This should depend on hours worked between household owners and earnings.
82	Yes I agree we should encourage work we should also support households where someone is not working because they are a carer and unable to work.
83	Whilst I worked, I was single, ran a house, car etc and I got a 25% reduction in my council tax. I was in a good job, didn't live the high life so to speak, had to watch every penny, but I struggled, therefore, how would a single working person, similar to my former position, cope with a £25 per week disregard which equates to roughly £100 per month?
84	It is a pointless sum. You can get nothing for £25 a week. It should be higher
85	Difficult to administer & potential for fraud
86	Again if they are still receiving any form of Universal Credit they should receive 100% discount
87	The disregarded amount should be higher, to better reward those working.
88	It should be more for a single person and less for couples as they have more income coming in
89	£25/week only for those that qualify? Ie not me if referring to earlier table?
90	This amount should, likewise, be indexed. If there is a dependant deduction from the relief, then there should be a £25 (indexed) disregard applied to each earning dependant.
91	The options given are rubbish
92	For those on low incomes this should better reflect the likely costs of transport to and from work and work-related costs. I think it should be a higher sum: £50/100

**9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

93	I dont understand this as it is aimed at people who work whilst people on benefirs dont get any disregard allowance .
94	The principal is good but the figures are excessive. Because you do not apply the same principal to a private pension that has been worked for. This actually is discriminating against retired people who have worked all their lives and now receive no council tax rebate
95	What about people who don't work and pensioners?
96	I think if they are working and their income is already enabling support a further disregard (presumably at the cost of an increase to those who get not support) isn't fair. If this is income based and those working get additional support a further disregard isn't needed
97	Sounds good but again does this align with UC assessments.
98	You just want people to spend their money on local businesses and not save any of it.
99	i still think it disadvantages single person occupancy
100	There are many in this category (just in Band 5)who do not receive any support and the proposal means they will have to pay more Council Tax than they need to!
101	too complex
102	see previous
103	With the increase in energy costs, the support given must remain the same as now, for Harrogate for example, low income/benefits should receive 100% reduction. The disregard is quite frankly a joke, it needs to be over £100 +
104	Concerned about the cost to all. Council services are at a minimum as it is. Will it encourage people to stay in larger houses with all its costs instead of downsizing.
105	Why should it ignore any earnings. It should take into account all earnings. Yet again ignoring the needs of pensioners who the majority have worked all their lives and receive the worst pension in Europe.
106	Seems a bit irrelevant.
107	It helps to encourage those who are able to work to work.
108	It should be higher. Council tax is not more important than ensuring people are able to eat sufficiently.
109	The same as my previous answer.
110	Again pension income should be disregarded in calculations. You are penalising retired people on fixed incomes.
111	Does not encourage self sufficiency.
112	Seems to relate only to working people is this what is meant
113	We all end up paying more
114	At last something to benefit those in work
115	The disregards are too low given the context of todays super inflation environment. 35 and 70 would be more palatable figures.
116	This is too technical. Plain English please.
117	My feelings on this are your just protecting those who already are on council tax reduction and not them that qualifies for hardship every year due to disability's in the home
118	More effort is required to ensure that both parents pay for their offspring. Single parents are pulling the wool

**9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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|-----|---|
| 119 | The scheme is increasing costs on tax payers who do not qualify, they have a huge increase in costs and to keep demanding they subsidise a more costly scheme is unacceptable.  |
| 120 | I'm not sure if I understand correctly. Is this for people on universal credit who do work? Or everyone? I agree that it shouldn't deter people from working - a lot of able bodied people only work a set amount of hours so that it doesn't affect their benefit payment. They swan off home whilst some of us work all hours just to make ends meet! I am not tarring everyone with the same brush, most people who do get it do need the benefit. There are a lot who choose not to work though and are better off than working people.   |
| 121 | I agree with a reduction for a single person living in a house, but not to go any further   |
| 122 | Will be abused by claimants.  |
| 123 | This is very badly explained. Is a disregard a discount ?   |
| 124 | more costly again, energy up food cost through roof, and your talking about it been more costly   |
| 125 | It should be a flat rate per person working.  |
| 126 | Cost  |
| 127 | I don't understand this disregard idea. Is this on top of the amounts mentioned in the table in Part 1? Does this apply to any member of the public?  |
| 128 | Is this 'disregard' applied to the Weekly net income for single persons? And where does the £6,000 savings come into this calculation? More clarity please in your explanations.  |
| 129 | again, will not help zero income people who are not receiving benefits - living on a small amount of savings  |
| 130 | I don't understand how this is not part of the reduction scheme? It looks like your giving 50% and upwards reductions.<br>I agree working people need the reduction but I don't understand how your finances are making it possible.<br>£50 per week if one person in a couple works, how does that "encourage work" do you have the nuclear family stay-at-home mother in mind here?<br>"The disregard will apply against earnings only" how much earnings?  |
| 131 | The simplification seems unnecessary. Surely earnings are easy to identify and any deductions should be based on net earnings.  |
| 132 | The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.<br>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.<br>It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive.<br>The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff.<br>Therefore, the new tax is undemocratic. |
| 133 | Utter nonsense  |
| 134 | Why disregard. Consider total income.   |
| 135 | This is piecemeal amounts.  |
| 136 | Yes if benefits are taken into total income amount  |
| 137 | I'm single and my 19 year old daughter who lives with me is single - do we qualify for £25 each???  |

**9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- 138 Again don't really understand the concept out of context - again would just hope that where people can contribute to the society they live in they do - unfortunately the people who work the hardest often are the ones paying for the ones who don't necessarily (I know there are exceptions!) just needs to be fair and stop punishing those who have spent a lot of time and effort (with personal sacrifice often) trying to better themselves and earn more for their families
- 139 To me, it instinctively feels more complicated and adds an additional layer to get your head around for many folk who are probably already struggling to understand what they're entitled to. I would strongly prefer that the reduction was just built in to the band levels - ie increase the bands by £25.
- However I chose don't know instead of no, as this proposal is better than no £25 at all, so if this is the only show in town under the guise of 'encouraging work' then so be it. I doubt £25 disregarded income on the NYCC council tax reduction scheme will make much difference in encouraging work.
- 140 "It will encourage work by disregarding an amount of net earnings" As a disabled person regarded as working age but unable to work I have been forced to pay more council tax. I actually have to pay for carers, we really need Way more help
- 141 A single disregard of £25 per household and other income assessed accordingly to be fair.
- 142 A single disregard of £25 per household and other income assessed accordingly to be fair.
- 143 we do not get benefits but still struggle with the cost of living, this would not benefit us yet we could use the benefit of the drop
- 144 WBU response: a clear earnings disregard supports a move into work and its inclusion is supported. A higher disregard could make paid work more financially beneficial. 68% of working age households who are in poverty have at least one person in work (UK Poverty 2022, JRF Report).  
A pension contribution disregard of 100% would support the government's aim to ensure that people save for the future. It's not clear what level of disregard is being proposed (100% is now used under Universal Credit and for the current Richmondshire CTR scheme, 50% for legacy benefits and most district CTR schemes).
- 145 I agree if it is just one person living in the property but if there are two wages coming then I do not see a need
- 146 Not to discriminate foster carers they are self employed for tax purposes only paid an allowance
- 147 I think people need to get out of the fact that they do better not working and can't find a job that covers all they get for not working as wages don't benefit them.
- 148 The proposed amounts are not reflective of a person's financial situation and are a tiny percentage compared to the amount of council tax. Someone who works will receive a pitiful discount yey those receiving benefits under the new banding will still be better off.
- 149 More costs
- 150 As a pensioner and worked all my life I don't see why my council tax should be increased to provide benefits over and above, thus scheme is unfair to people who work and pay their way.
- 151 This encourages people to go onto benefits. Encourage them to get a better job by improving their education and job prospects. Stop handing out our money
- 152 Citizens Advice North Yorkshire supports an income disregard for all working clients the proposed figures are minimal  
Citizens Advice North Yorkshire supports a disregard of 100% on Pension payments in Council tax reduction

answered




152

9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

skipped 1943

7. Part 5 - Any new claim or change in circumstances will be assessed on a daily basis

10. Do you agree with this proposal?

Answer Choices			Response Percent	Response Total
1	Yes		80.24%	853
2	No		6.77%	72
3	Don't Know		12.98%	138
			answered	1063
			skipped	1032

11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	84
1	See previous comments			
2	The proposal is suggested to reduce the number of changes yet often one change of income creates other income changes so doing this daily would result in more changes not less. Perhaps you should consider the cycle of how an individual/household is paid ie weekly/monthly. If this is weekly then changes implemented weekly and similar if monthly. This would reduce the amount of changes.			
3	Not sure how this could be monitored and administered on a daily basis.			
4	Isnt Housing Benefit and UC calculated weekly, wouldn't this cause more work for council staff.			
5	Wow, I have found something I don't disagree with, perhaps I haven't fully understand the implications.			
6	You are proposing a daily charge. The machinations of that would be so complex that you woikdnt get a software programme to administer it			
7	Surely moving from weekly to daily will increase the overhead on monitoring those changes, and surely you're more likely to see fluctuations doing it by day than by week			
8	Why give reductions unless it is to all. My household works hard, suffers the same increases in fuel and cost of living expenses but receive no reduction			
9	What this actually means is totally unclear			
10	Assessmetn on a daily basis will create a massive administrative burden that everyone else has to fund.			
11	Not sure how this will make it easier, I do not see how this is possible. It'll mean management at a micro level assuming addition staffing levels and thus more cost			



**11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |  |
|----|--|
| 12 | Changing the assessment daily sound like more administrative requirements, which leads to higher costs. Which from what we have seen previously will fall to those who do not qualify  |
| 13 | What about delays in processing? Will backpayment actually apply? Have you considered people with mental health issues who may not be able to notify if their capacity doesn't allow it? Look at this with a more logistical approach.   |
| 14 | Simplification and alignment with other factors is good  |
| 15 | As Council Tax is assessed annually so should discounts be. Individual incomes cannot always be calculated on a daily basis but are easily measured on a yearly basis. Any other system places too much responsibility on an individual and could also trap many in accidental fraud cases which will ultimately cost more in recovery actions than the cost of granting discounts each year.  |
| 16 | Not sure how this would work in practice   |
| 17 | Too much administration required   |
| 18 | Are benefits or claimant payments changed on a daily basis? If not then this is a ridiculous proposal. Just because the tax is perceived to be a daily entitlement that does not align it with the basis for ability to pay by a resident IF that resident received income or their status is based on weekly income.  |
| 19 | Ignore my earlier ?  |
| 20 | In some cases a persons' circumstances do not change either weekly or daily, eg if they have a disability etc. Would it not be easier if the applicant informed the council if there is a change in their circumstances? Checking this persons status on a daily basis when there is never going to be any change seems pointless and a waste of resources and management time for the scheme.   |
| 21 | .  |
| 22 |  |
| 23 | It should also be backdated to the first allowable date, some people lose work/income due to mental health issues and therefore do not claim because they are not in a mentally capable situation, currently only a small backdate is allowed and you receive a snotty letter saying no backdating is allowed (You do from Harrogate council anyway) e.g Male is ill, female working. Male currently in charge of all finances and paying bills, Harrogate say that the female should have claimed - how would they know to? |
| 24 | The current system is hard enough to keep track of, this would need to be implemented in a way that it can be live tracked by the end user to allow them to budget   |
| 25 | People are paid weekly or monthly not daily. Makes it harder for them to understand when explaining.   |
| 26 | How are you going to check this on a daily basis   |
| 27 | That sounds like a lot of extra work...  |
| 28 | Please refer to the answer on question one   |
| 29 | All this sounds wonderful - until it goes wrong!   |
| 30 | I do. It see why this has to be daily why. It change everything to be monthly that after all is how everyone is paid   |
| 31 | Should be kept to weekly   |
| 32 | fsdfs  |
| 33 | I already get notices of my bill changing 2months or so after the fact, this would likely increase the time period due to more work being needed   |
| 34 | We only get paid monthly it would be hard to find the money weekly and would probley end up in debt if we had to pay it like that.   |

**11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |  |
|----|--|
| 35 | The only suggestion I have is that it may be awkward to read if the Council Tax Reduction(CTR) award information lists a daily amount, and the bills use a different interval such as weekly/monthly/yearly.<br>I would recommend that consistency is used, and if CTR is given as a daily amount, it's also presented in an interval matching that of the Council Tax Bill(CTB), to allow people to easily compare how CTR directly impacts the CTB.  |
| 36 | Any benefits are worked out on a weekly basis, not daily, so how will a change in benefits which affects council tax tie in with your proposal?  |
| 37 | All persons who receive council services should pay the same for them.   |
| 38 | People who are on zero hour contracts have fluctuating incomes which means they have to save any extra earnings for when they have no income. Therefore their income should be assessed over a longer period. They should not be penalised because they have earned more over a busier period (eg in a retail/hospitality job at Christmas) when they have had to save their income for when they might not get any work ( eg in January). Poor people do not have a regular monthly salary going in to their bank accounts and their income should be assessed annually as it is for tax credits. |
| 39 | My single person reduction is monthly. Just keep the existing Richmondshire system. This new council was claimed to save us money, it should not cost us more! In fact, council tax should be going down.  |
| 40 | Stop trying to make this work it works as it is why do you have to meddle with it  |
| 41 | Subject to faulty, delayed council manipulation for political reasons - you will be prosecuted.  |
| 42 | This is stupid, consider the negatives properly, again using blind tactics to push the idea. There are mutiple negatives, the most being the additional cost of implimenting, the additional cost of maintaining and the I'll thought advice given to the public   |
| 43 | I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.  |
| 44 | I still understand what is being proposed  |
| 45 | The amount I have to pay and what I receive back doesn't add up. Add in the fact I'm a single occupant and single parent I'm extremely concerned   |
| 46 | Unsure about this!   |
| 47 | Too hard to moniter  |
| 48 | This is a comment, not a disagreement. The proposal sounds sensible because CT is a daily charge. However people are usually paid on monthly or weekly basis and you somehow have to convert their earnings into a daily equivalent. This is not too bad for people paid weekly, but for those paid monthly the same monthly wage could quite to a different daily rate depending on the length of the month. In most cases this won't bounce the applicant from one band to the next, but in some cases it might.   |
| 49 | There is a negative, a bit one being manpower of enforcing daily changes and staffing to assess daily changes etc. rather than weekly changes. It also requires people to show a greater level of evidence etc., please ensure a manager looks at this as it clearly hasn't been thought through to suggest changing a policy would have only positives  |
| 50 | Current system works fine  |
| 51 | Far to costly and not feasible.  |
| 52 | How can this make things simpler?  |
| 53 | Adjusting on a daily basis seems to make the scheme unduly complex. Weekly changes would align to more to when people's pay is adjusted. I do not think that it is right to say  |

**11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	that there are no negatives to this option as there will be a cost with daily rate calculations as opposed to weekly assessments.
54	Who ever sanctioned this survey must not have the interests of people who live in Scarborough and contribute to the economy.
55	Do people's UC tax credits/benefits get calculated on a daily basis? I can see negatives of the weeks and days do not align. So a change on a Wednesday is effected from that date but benefits not until the following Monday. If UC support and other benefits are also calculated on a daily basis then this is fine.
56	Everything is paid monthly or weekly, why would you do this to make things even harder to keep track of.
57	cant see this working in practice as it is process driven and requires staffing
58	On a daily basis? And this would be monitored, how? It needs to be monthly.
59	Surely this process will generate the need for more staff to administer?
60	No entitlement for the pensioners
61	I see it as a way to increase overall cost to me, hidden by 'new' methods of calculation, and old trick much used and beloved of politicians.
62	Single occupancy households pay more per capita than multi occupancy households i.e. 3/4 of a council tax instead of 1/2!
63	More costly administration of the scheme ?
64	I do agree with it however I think it will be difficult to maintain, daily is possibly to frequent. Monthly,backdated, would be better making it more feasible for you to achieve. Otherwise, I can see backlogs out the door and around the block, metaphorically. Lovely idea but be practical.
65	An administrative allowance of a week should be applied, giving 7 days for the informing to take place and a further 7 days for the change to take effect.
66	This will be impossible to administer.
67	Will processing council tax on a daily basis not create loads more admin ?
68	Nc
69	I think the system is ok weekly, I would be concerned that changing to a new daily system may necessitate more staff or more pressure on existing staff to administer it
70	if it is as easy to apply as the charging then fine
71	No cost implications
72	There are always 52 weeks in a year but there are not always the same number of days. This again would seem on the surface to be a cynical way of decreasing entitlement for those in need. It is impossible to tell if this is indeed the case from the scant information provided here!
73	So how will this benefit the applicant? I would have liked more details of what this means .
74	Table 1 in Part 1 quotes Weekly rates. Also Benefits inc State Pension are Weekly rates, not Daily
75	What does it mean? Are you checking people on a daily basis to see if their circumstances have changed? If so, how?
76	The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council. A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council

**11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	<p>tax.</p> <p>It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic.</p>		
77	much more complicated keep to the same system		
78	If you feel forced to subsidise then adjust in the most cost effective way.		
79	Not a clue. This just sounds like it works best with council computer systems? I certainly have never had my council tax presented to me as a daily charge in the bills sent out to me. As long as presented as simply as possible to claimants I don't see any real issues		
80	Additional time reviewing daily data		
81	Foster carers without other income should be included in the exemption		
82	I do think going over 10 months instead of 12 makes no sense		
83	If it's a daily charge, What's the impact on people only living in the Borough part time?		
84	Cut council tax for everyone		
		answered	84
		skipped	2011

8. Part 6 - Backdating any discount (up to a maximum of 12 months) where circumstances show that the applicant would have been continuously eligible for the period in question had they applied at that time

12. Do you agree with this proposal?

Answer Choices			Response Percent	Response Total
1	Yes	<div><div></div></div>	82.91%	873
2	No	<div><div></div></div>	10.26%	108
3	Don't Know	<div><div></div></div>	6.84%	72
			answered	1053
			skipped	1042

**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	112
	1 My concern is that it may make some people lax and not on top of their finances		

**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

2	I feel that any entitlement for a reduction should be back dated to when the entitlement began. Many of our most vulnerable residents simply do not realise their entitlements beyond the single person occupancy reduction. It is unfair for the council not to reimburse them if a reduction entitlement has been identified over and above the 12 months proposed.
3	Maximum of up to 12 months but no backdating into previous financial year. For example, applies July 2022, maximum backdate would be to 1 April 2022.
4	Benefits should not be backdated longer than 4 weeks, except in dire emergency.
5	How can the system check what the person was earning when they didn't claim. Day 1 claims only
6	12 months is too long it needs to be 6 months.
7	My banding has been wrong for years...I have a 1 bed house in Runswick Bay with no garden at all... I banded as a E while surrounding properties with gardens outside area and more bedrooms range from A to E...totally unfair. I asked for a review and was refused. As you are making changes, please look into anomalies....totally unfair !
8	<p>I work in the sector and am not aware of many cases of people missing out because they didn't claim earlier. I think they should show very good cause as to why they did not claim earlier.</p> <p>I am also concerned that it is not easy for someone to provide evidence of their financial and household situation going back over a year.</p>
9	Create a separate discretionary scheme which can be used to award backdated CTRS or for other reasons.
10	Why 12 months? Surely you know your circumstances within a 6 month time frame instead of 12 months?
11	You should do more to promote the scheme.
12	Again it's just gorgeous low wage people or for people who don't work
13	I do agree if it includes a back payment to single households
14	Claims may take longer to deal with if claimant's cant provide information from a year ago
15	Only if you also backdate other households whose Council Tax band is reduced.
16	No excuse to miss timelines
17	Having been helping a family member sort out last years council tax which said family member has overplayed others no sign of an action on back pay
18	If they didn't apply, I believe this suggests there was not a desperate need for funds. Is this a council or a charity?
19	Ignorance is no excuse.
20	"Low income" is of course totally benefits related and gives no consideration to others on low income but not on benefits
21	You must have the ability to backdate further if a claimant shows that they just did not understand the system
22	I believe the time for backdating should be shorter than 12 months, maybe 6.
23	is 12 months to long how long does the process take?
24	it would need to be clear what the circumstances for not claiming at the appropriate time are as advice is usually given on all benefits that can be received so not sure why council tax reduction would not be one of them

**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 25 | Because we had no knowledge for several years that due to my husband having Parkinsons, we were entitled to a deduction until reading from the Martin Lewis website therefore although this was backdated a bit, we missed out regarding many years. Why is this information not given out better when first diagnosed with a disability.   |
| 26 | should depend on the reasons why the claim was not made at the appropriate time.  |
| 27 | Difficulty obtaining income information going back 12 months. May not have evidence of awards, income or capital as do not keep details.  |
| 28 | open to abuse   |
| 29 | 12 months seems excessive should be backdated for 6 months  |
| 30 | Backdating 12 months is too long a period of time. 6 months is a fair amount of time to backdate. Better advertising of available help should be clearly made at the time of the changes.   |
| 31 | Everyone is responsible for their own household. You don't receive a reduction in energy bills, when you forget to switch tariffs when your deal has run out. It's up to you, to ensure it's been done on time.   |
| 32 | This should be done on a case per case basis and not a blanket decision.  |
| 33 | If the application process is simple enough then it should not take anyone this length of time to notify the Council of a change in circumstances and will also allow the finance departments to forecast accordingly for the financial years.  |
| 34 | Might this not mean a cash refund of CT paid in the previous period?  |
| 35 | Many lower income households are actually much better off than working households with the benefits they already receive, pays to stay at home rather than work. Also - if a single person household why only currently 25% discount? if one person surely it should be more than that the discount, say around 50%?  |
| 36 | This should not be an automatic entitlement. Provided the scheme is well publicised, there are very few circumstances where an applicant does not submit an application at the appropriate time. The onus should be on the applicant to prove why they did not claim.   |
| 37 | .   |
| 38 | I believe that 12 months is too high, the public should be more aware of what can be claimed and when. If a person is incapacitated for a period of time, then yes I would agree on that merit. Other than that I do not believe a claimant was not in a position to start a claim. 12 month back date of a claim is an unnecessary amount to pay out of public funds. I would suggest a back dating of 3 months. |
| 39 | Everyone should apply, there's no excuse to not pay council tax from the date you move into a property. No back payments should be made for people who just don't bother!   |
| 40 | The application should have been made earlier if the applicant believes they are entitled unless medical reasons are applied  |
| 41 | The allowance should be backdated for at least 3 years  |
| 42 | THIS SHOULD ALREADY BE DONE   |
| 43 | But I would propose 6 months backdating is adequate.  |
| 44 | Why wouldn't they be able to apply for a year?  |
| 45 | 12 months is too long. 3 months is maximum. Circumstances can change several times in 12 months. The longer the period the greater opportunity for abuse of the system.   |
| 46 | Because backdating implies lengthy processes until a decision is made. In that time, someone could lose everything. By the time the backdated amount arrives, it's too late.  |

**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

47	Why only a year back dating ? People often don't know their entitlement
48	I think 6 months would be more appropriate
49	Sounds wonderful - until it goes wrong!
50	This is a really important proposal, as many people do not apply for council tax reduction at the right time, so they should have any discount backdated.
51	das
52	Back track to 8 months
53	As previously stated.
54	Of course there are negatives. You conveniently forget that it results in some people paying more council tax. We are not blinded by such nonsense
55	Should back date for 6 years. It's not always the applicants fault if they have been misinformed or mischarged
56	As far as i am aware you can already have it backdated , so once again why are you trying to change everything
57	Just claim at the time
58	It should be back dated for 6 months only except in exceptional circumstances then 12 months.
59	There is a negative, however I agree with the proposal, the additional cost in implementing this change and maintaining it
60	Council tax is complicated and there's more flexibility should be given
61	Need to look to future not past! Can the council afford giving away lump sums?
62	I hope this policy will allow me to get what we are paying NOW backdated as we have recently lost our entitlement to council tax reduction , under this new scheme I feel we will benefit.
63	It's a loophole for fraud!
64	Back dating to 12 months does provide additional discounts and the new council could start with a loss of council tax income. My suggestion would be to allow a maximum period of 3 months of back dating, ie to 1/1/23 when this is introduced in April 23.
65	See previous answer. I don't believe there is enough help for single occupants and single parents.
66	This should apply for this year too (year 2022)
67	More money taken out of the pot
68	Why cant people make a claim at the appropriate time? if they are struggling to pay council tax and rent they should apply immediately or at least within 6 months. They would have had reminders for payment by this time and will seek help then - I think 12 months is too long
69	Current system works fine
70	The authority could automatically check any due back date once claim goes in. As you have 7 districts so set one section as refund 1 as present claim 1 as present bill till you have the authority up and running
71	My one question is why can't anybody make a claim for any discounts at the appropriate time? Doesn't make sense to me.
72	Backdating should only be allowed if it can be proved (by the applicant) that it was not possible for them to claim at the appropriate time.



**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

73	6 months seems more reasonable
74	Why is this survey of any use. Scarborough is a place of degradation. The council make no positive impact on residents. Elected members are opposed to everything so nothing positive is done. Hopefully the new organisation will crack down on dithers and build a better futer
75	Yes, I paid for my council tax through extreme hardship with my children because I never knew I could get help. By the time I applied for help, I'd been paying in full for months when my children and I had no heating and I could barely eat.
76	Catering to the lazy and people who can't be bothered. Where is this afforded elsewhere?
77	It has not been made clear what the exceptional circumstances will be and the proposal does not follow other procedures. For example PIP is only backdated to the date of application. The Council Tax payer is being asked to pay more than they need to for this!
78	This is a new scheme and should be treated as such.
79	Because yet again, those who can't be bothered to claim in a timely manor benefit
80	Why back date it. Should be no reason why they don't apply at the appropriate time.
81	Will be very costly to back-date.. people should be more organised/ take responsibility for their finances- especially if they are seeking help from the tax payer.
82	Support could be offered with applications and offering application forms in multiple formats (online, paper, phone, in person) should help to reduce delays in applications.
83	Twelve months is too long and any reason for delay in applying should be fully justified.
84	Not sure about this. 12 months is a long time if continuing good cause doesn't have to exist
85	All previous answers.
86	12 months is too long, should be a maximum of 6 months
87	They should get paperwork done on time and only exceptional cases should be excused
88	This does not make any sense. How difficult is it to tell someone there have been changes in your circumstances? Also, with the element of review daily, there should be no need to backdate Council Tax Reduction for 12 months. You seem to be doing the same job twice.
89	Difficult to understand.
90	Backdating rules should be in line with other benefits for the consistency of application. HB allows for one month if working or 3 months if of pensionable age and would be consistent to apply. Discretionary rules apply when exceptional circumstances can be demonstrated
91	It is unclear what these circumstances are
92	It needs to be up to people to take responsibility for claims!
93	Councils, we are told are under continuous financial pressure to keep providing services. It is madness to offer a backdated scheme, potentially losing much money and services reduced.
94	Backdating how? the scheme isnt in force yet?
95	The Limitation Act 1980 enables claims to be made for unpaid back-pay to be made for up to 6 years. Why should the backdating of any discount be treated differently? Is that not prejudice against those who are on low income or on benefits? A 12 month limitation has no basis in law and would show a deeply worrying lack of care for those most in need of support in our community at this time. The Deduction From Wages

**13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	(Limitation) Regulations 2014 place a 2 year limit on certain claims. I believe this would be more humane and acceptable.		
96	I can see this is good but isn't this done already? If so is the backdate the same amount of time as you are suggesting.		
97	6 months maximum. 12 months is too long a period.		
98	Just to say when I should have received back dated support from the Borough Council, I did not receive any (despite my disability at the time) as I had inheritance money (not a lot). I could have pursued the claim via citizens advice but chose not to ... it seems to me that the Council will always try to NOT pay money where it is due anyway!		
99	Personal experience of discovering that where a resident uses a wheelchair indoors the Property Banding Code was reduced from C to B, and back dated almost 6 years. There should be NO time limit.		
100	The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council. A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax. It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic.		
101	Don't agree with subsidy but if it exist and someone does not claim c'est la vie.		
102	You are making it attractive to do less work, why bother when somebody else will pay		
103	If people have missed the closing date for claiming that should stand		
104	Make it automatic or more well known		
105	Fully agree and would encourage that this is advised to claimants and advertised to all residents, with advice on how to get support to make backdated claims		
106	I want to add my support for this. You can have no idea how very much this makes a difference to those who qualify and didn't realise or weren't in a position to apply at the immediate time		
107	12 months seems too long, was any thought given to a six month period.		
108	I agree with this proposal, as I was made redundant 4 years ago and it took 9 MONTHS before I was able to claim ANY benefits and was out of work for 4 of those months so was still having to pay FULL Council tax for those 9 months with no or part time work (5hrs per week) income.		
109	I'm not sure what you mean by circumstances beyond their control, what would stop them making a claim at the appropriate time		
110	This should also include foster carers as the county council know who has been fostering for 12 months or more		
111	Max 6 months and guidelines on what (outside) delays would be acceptable. Avoid large overpayment being made.		
112	Cut council tax. If you cannot do this, make way for those who can		
		answered	112
		skipped	1983

9. Part 7 - Protecting people with a disability by disregarding PIP, ESA (Support Component) or DLA and providing a further disregard of £40 per week where the applicant, partner or dependant is getting the disability benefit

14. Do you agree with this proposal?

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	76.61%	796
2	No	<div></div>	13.47%	140
3	Don't Know	<div></div>	9.91%	103
			answered	1039
			skipped	1056

15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	142
1	Income is income - if people on disability or other associated benefits receive enough to pay council tax - why should there be a discount? Why should others pick up their share of the cost? Wholly disagree with this.			
2	There's families who are getting over 3k in benefits a month they can afford council tax			
3	An Income Band is designed to look at Income and to remove the complexity of applicable amounts, premiums and disregards. Is this just another level of complexity that is not required.			
4	I feel you should also include the Limited Capability for work and work related activity (LCWRA) as a disregard as the individual is only entitled to that if they have a severe enough illness or disability that severely restricts their ability to work.			
5	Make lcwra a disregard amount it's used the same was as dla and pip			
6	There could be a lot of money disregarded.			
7	I have a disability and blue badge but do not claim any allowance.			
8	The equivalent for long term disabled not looking for work or related activity, on universal credit should also be protected. It's absolutely disgusting that it's not. When we are being forced on mass to switch to Uc			
9	I agree to disregard the income but not to the additional £40 disregard.			
10	Don't agree with the £40 disregard			
11	Disregarding the DLA or PIP is sufficient.			
12	Agree with the need to acknowledge receipt of benefit to assist disability but not an extra £40 allowance. If disability benefits are not enough to cover the needs then they have been incorrectly assessed and this should be subject of a reassessment and not the burden of the local scheme to support. If household income does not cover outgoings then there will be a local hardship fund to apply for?			
13	As the PIP, ESA and DLA are already being dis-regarded there is no equitable basis for an additional £40 per week disregard. The basis for this additional dis-regard has not been demonstrated and would not be equitable compared to similar vulnerable groups			

**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	such as families with young children. Furthermore the £40 per week (!) proposed appears completely excessive and an abuse of Council Tax resources.
14	Just a bit concerned about all these quite generous proposals to disregard various types of income and benefits which increases the overall costs of the scheme, which will of course put additional cost burdens on the level of Council Tax for those who actually pay it.
15	Any income from PIP, ESA (Support Component) or DLA should be disregarded in full, plus an additional disregard if working of £40pw.  Any allowance for disability expenses should be disregarded in full and an extra disregard of working income would support those who already find it difficult to secure employment. Make work pay.  You have a real opportunity to support disabled people to secure employment. Cease it! You CAN NOT disregard child allowances and NOT disability allowances. That would be DISCRIMINATION!
16	Positive discrimination; again, in a democracy where equality is promoted everyone who consumes service must pay toward them whether that be from income earned or from their benefits.
17	It's still an income into the household
18	PIP, ESA & DLA needs to taken into account Council Tax payments and actual outgoings. This is back to front. Council Tax based on income should be based on income.
19	Totally disagree, all income should be included and no extra bonus should be given. Spending someone else's money again! Save money. The reason given for the amalgamation was that "It will also save money by reducing duplication to put back into frontline services and support local priorities and decision-making." Any business working on that basis would go out of business, save costs - don't save them and then go on a spending spree. That happened with the automation of the library system - raised at the time but nobody listened. I am sure that this consultation will be exactly the same, tick box - yes we have consulted know we will do what we wanted to do not what the "Council Tax Payers" want but what those who don't pay want for nothing. If I am wrong then by all means contact me!
20	Council tax should not be just considered within a benefit package
21	What about any disability premiums
22	Does this not discriminate against people who are single and disabled, who would arguably be in a worse financial position? Maybe devise a way that benefits single disabled people would be fairer, or every disabled person across the board?
23	When it comes to disabilities I don't think it should be based on income
24	"Allowances", "Supports", "Credits", "Reductions" etc all relate to those who receive benefits already
25	Will this take into consideration people claiming Carer's Allowance as well as protecting the above criteria applicants, who need support the most?
26	All income should be treated as such, regardless of whether it is a benefit or not. Certain households should not be treated preferentially over others. If council tax can be afforded, indicated by the household income, then it should be paid.
27	I believe all income should be taken into account.
28	All of these benefits make up their total income, none of it should be disregarded. If you ignore these it will show their income to be a lot lower than it is, how is this fair to people who work full time and all their money goes on a high mortgage and childcare costs and have no money left at the end of the month. If you are disregarding benefits this is money that they are actually getting enabling them to work less - which if they are on

**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	disability is very understandable but it should be included in their income otherwise this is not a fair process.
29	this is an income for these people as they are awarded it for not going out to work. In some cases they receive more money than someone who does work.
30	Why is Attendance allowance not included on this list?
31	You have not included Attendance Allowance when a person with Parkinson's for example could not possibly manage without this valuable help.
32	Because you are disregarding certain forms of income, but not that of income from savings, this is discrimination.
33	Many disabled people work and they should not be treated as any differently to anyone else.
34	I think outgoings for looking after disabled house occupant should be deducted from income
35	I agree with the exemption for DLA etc but why disregard partner income?
36	I think disregarding the income from disability benefits is enough, in some cases this already amounts to £100's
37	This should be on a personal basis by basis approach. There are plenty of people out there who are on a substantial amount of benefits, who like every other household use the services which are paid for by Council Tax and so should contribute to Council Tax.
38	Income is income regardless of source and there all benefits and income should be included for assessment
39	Unfairly advantages those receiving this benefit without any connection to affordability.
40	Need a much larger discount for single person households, not just 25%
41	I fundamentally disagree with you charging anyone more because they may earn more, you should be looking at why people are being charged council tax in the first place, the governments should be funding whatever services you are providing not the people, council tax is unlawful, already too expensive for most people, I earn but I am a carer for a disabled person also and the thought that you may have the gall to increase my council tax based on your new proposal is frankly sickening.
42	I think it's disgraceful disabled people currently on pip & esa have to pay full council tax
43	No one should get more discount just because they're on PIP, everyone still uses the same services that council tax funds!
44	Numerous people on DLA or PIP are wealthy enough to pay full price. This should be a total income including assets based allowance
45	I receive pip, And it should be accounted for as it is often overlooked
46	I think this should always depend on the amount of money claimed and in the circumstances. It's ludicrous for relatively wealthy families to be subsidized. I don't suggest that this always applies but there are bound to be some where it does.
47	What about people who have been awarded limited work capability by universal credit? They are classed disabled or ill so they should get this too
48	It only needs disregarding once. It's per household not person. If any of the adults on the bill receive DLA it should be disregarded. Doesn't require further disregard if any other occupants receive DLA etc
49	I don't understand how the proposals will change things. PIP is already disregarded in Craven
50	Thorough checks need to be put in place to prevent fraud...
51	Depends on the amount of these benefits that a person receives.

**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

52	Lets see how this works first!
53	Also I feel that a disabled person who's house is adapted who needs extra room Still has to pay bedroom tax. Through no fault of there own. And no other housing stock is as to meet there needs or space for equipment.
54	Pip/DLA has never been regarded as income.
55	Still not enough
56	Yes but with all claims for Empliment and support allowance ending by 2024 those claimants should be in band 1 when claiming Universal Credit
57	LCWRA of Universal Credit should also be disregarded as it is for the extra costs of not being able to work due to disability or illness. A recipient of LCWRA is not able to work and so cannot increase their income by working to pay their council tax
58	Income is income regardless of how it's made up.
59	Disability income is still income
60	aw
61	Is there a situation where you could find the system can find claims coming in from people based on the income they xan get either than need
62	I work self employed I have limited capability of working hours because I'm disabled and have chronic health problems. I currently claim universal credit. I do have a reduction on my council tax as a low wage earner single applicant 25% off and possibly disabled people element. Reading thru I think when the 7 North Yorkshire County Council merge this will be abolished making myself worse off financially.
63	Absolutely agree. But under no circumstances should any of these ever count as income.
64	People on disability should receive income support from the government not the council
65	Not necessary.
66	Total nonsense. The existing scheme for Richmondshire is fine. Stop trying to make people pay more for those who do not contribute on an equal basis.
67	No i do not agree with this proposal as this is what already happens at the moment stop interfering and meddling
68	All income received should count.
69	Yet again you are basing everything on your false, inefficient & proven to criminal 'qualification' you will be prosecuted!
70	Disability benefits should give the additional support required and not needing a further discount. It's taking from one hand and giving from another. The simplest way would be up incresse benefits for such claimants.
71	See previous comments
72	Why make the scheme more costly when the Council is always looking for savings?
73	State pension is classed as arguably a benefit but included when it comes to paying tax? Is this fair not to include PIP and DLA? I can understand these are tough times and help is needed but again extra financial burden on others too.
74	I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.
75	A person could be on these benefits and still have a lot of money. One blanket proposal does not fit all

**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

76	The proposal is more costly and affects more people caught out due to the lower income band
77	Why should a pip allowance not be classed as income? Disability allowance the same, I feel penalised for actually working and those on borderline low income are set to get no help increasing stress and mental health and hardship.
78	No means testing but universal benefits based on status
79	Do not really understand. I am disabled, and receive DLA. Harrogate give me a discount as my house has specific adaptations installed by me to allow me to stay there with my wife/ carer.
80	As previously stated, income is income. Disregarding a proportion of household income surely is the same as raising the thresholds? Tax is applied on full income, benefits should be applied in the same way. Exemptions should be based on a simple level playing field and those who qualify receive the discount. These policies need to ensure working, full paying taxpayers do not feel disadvantaged.
81	This should have been in place anyway
82	As usual the ones who earn the money are penalised for working
83	I also think that childcare costs OR the childcare element of universal credit should be disregarded. My childcare costs weren't taken into account thus making my combined income and UC award too high to qualify for a reduction despite the fact a large proportion of UC award was to cover 85% of childcare costs and in fact my childcare costs were above the maximum threshold for UC so my outgoings were more than my incomings each month.
84	No mention of care allowance in this proposal?
85	How are you going to pay for this??? Without taxing the hard working, who can't afford it
86	Current system works fine
87	Expensive
88	Disabilities need better assessment as I don't believe that everyone with a disability actually has one or their disability does not stop them from working
89	Disability payments should not be included as income, they are to allow the customer to access areas they need help
90	I would suggest that this area be better means-tested to ensure that the appropriate reduction is given dependant on the severity and impact of a disability.
91	It is not the place of Council Tax reductions to further benefit those on disability benefit.
92	Also needs to apply to PIP claimants 18+ who remain at home.
93	However it seems illogical that a deduction is permitted in relation to a dependant, but that person's income is disregarded (unless that dependant is a child or is otherwise unable to be employed).
94	Most of the benefits are not income linked they can be faked to get more benefits. Due diligence needs to be done to prevent fraudulent claims.
95	I believe that all people should pay their fair share according to income. if benefit or if earned each person needs the same amount to feed and clothe themselves A person on extra benefits is already receiving more than anyone else and eligible for other help too. Consequently they should not be given even more extra help.
96	I agree with supporting anyone with a serious disability, however, there are many people with disabilities (over varying levels) who have normal active lives and work full-time. (My brother is one of those people and he can fully support himself). This would need to be addressed.



**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

97	It's a mask to hide the failings in low I come support via universal credit etc. Whilst pushing the bill onto earning people instead of the government.
98	There is no disregard for people who are in Band 5 and who will be paying more than they need to for this!
99	Query if LCWRA portion of UC should also be disregarded.
100	Only negatives for those that don't qualify.
101	I still think this does not go far enough in supporting multigenerational households in particular.
102	All benefits are a form of income and should not therefore be disregarded.
103	Again this only works if pension income is disregarded in calculations. You are penalising retired people on fixed incomes.
104	Only if the disability is genuine and proven to be so.
105	Not clear re non working people
106	If people are getting pip / dla etc they are getting additional income for their health needs, they shouldn't be getting further discounts on their Council tax.
107	More costs to the full rate payers
108	All benefits should be regarded as income and taxed as is the state pension.
109	They end up with more than workers
110	May help us on disability and have kids with disabilities
111	As the benefits are already discounted for income purposes, it would seem fairer and more consistent to apply the same disregards of £25 for single person and £50 for a couple in the same way as for people in work
112	No this increases the pressure on those who do not qualify
113	PiPs are awarded regardless of income.
114	Having been lucky enough to have always worked, I don't understand what all these benefits are for. However, I think if people get insurance payouts for illness each month as they can't work, then this should be taken into account.
115	Income is income no matter where it comes from
116	more costly come on
117	This would be an additional benefit on top of the other benefits listed.
118	i don't agree because you will have to make the shortfall up by other people.
119	Disabled should be helped
120	It is impossible to understand how any claimant would be better off or worse off with your proposal as you do not explain what disregards they currently get. Do they get more, less, the same or no disregard if the applicant, their partner or a dependant is getting disability benefits and how does their current situation compare to the proposal? I cannot agree to a proposal that I do not understand.
121	What about universal credit as a lot of people getting the above benefits are also on Universal credit as they are unable to work because of their disability? Is that classed as income minus the housing benefit?
122	As above
123	The allowances mentioned are given as tax free income and should be included in total household income.

**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

124	Disability support forms part of total income so there is no reason while this should be disregarded.
125	The threshold should be equal for all
126	<p>The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.</p> <p>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.</p> <p>It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic.</p>
127	Total income!
128	Again you're making it attractive to stay on benefits
129	Attendance Allowance should also be disregarded for the applicant and/or their partner
130	Again, this is total income like anybody else. It should be taken into account
131	Again often people who receive these benefits aren't necessarily the worst off - and again depends on circumstances and context
132	<p>I was in fuel poverty Before these price hikes. I also have to pay for carers with Direct Payments, this already leaves me desperate at times for money. I then pay further within my council tax for Social Care. If for some reason, I've not been able to use all my hours then Social Services take it back including my significant contribution so that I have paid hundreds of pounds for care or support I needed but didn't receive. That money isn't returned to me ever so I can end up paying three times for care. Care costs come out of the PIP payments but I have no savings. I will never have savings. Anything you can do to help people like me, including the potential hardship fund we'll be so grateful</p>
133	I agree with disregarding the benefits mentioned but disabled people have a higher income than most other people on benefits so I don't agree with the further disregard of £40 pw.
134	<p>WBU welcome the recognition of the costs faced by disabled people. UK Poverty 22 (JRF report) found that 19% of people on disability benefits are in poverty, and at least one third of families have at least one disabled member.</p> <p>To align with usual disregards it appears that the list should be extended to include Armed Forces Independence Payment and Constant Attendance Allowance. It also needs to include Attendance Allowance as a working-age claimant may have an older partner. The Scheme may need to include the Scottish equivalent of disability benefits (such as Child Disability Payment) to ensure income can be appropriately disregarded when someone first moves.</p> <p>WBU suggest that changes are needed to the proposal to ensure alignment for Universal Credit claimants and to add protection for families with more than one disabled member.</p> <p>The disability benefit disregard (benefit 'not counted') also needs to apply to Universal Credit limited capability for work-related activity (lcwra) element to ensure parity with ESA. This element is included when someone is assessed as having lcwra – this is the same assessment as someone in the ESA support group. Similarly, claimants receiving extra support on legacy benefits because their child is disabled or receive the severe disability premium will continue to be passported to full CTR. To ensure parity for Universal Credit claimants the disabled child elements and transitional severe disability premium element should also be included within the benefit disregard. This will ensure fairness and reduces the risk of a marked change in CTR entitlement when migrating from legacy benefits to UC. Disregarding the lcwra element and disabled child element is also fairer on families with more than one disabled member. If an income disregard is</p>

**15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

used as proposed, only one disregard is payable regardless of the number of disabled family members, therefore those living with the greatest impact from disability receive the least CTR.

An income disregard could still be used to provide extra support for disabled claimants and would ensure that those whose income is above means-tested benefit levels also receive recognition of the increased living costs they face.

Example based on Council Tax Band C, Ryedale:

A family with two children on Universal Credit are advised to claim Disability Living Allowance for their severely disabled 7-year-old. He requires care both day and night. He is awarded Disability Living Allowance high care component. The family's UC also increases by £96 per week in recognition of the extra living costs they experience. This increase in income alters their CTR calculation from 100% to 75% - an additional £451 per annum (based on Ryedale Band C at £1,804 pa).

- On a legacy benefit (such as Income Support) the amount they receive will increase similarly but their Council Tax is nil, it would not increase.
- On Universal Credit they will now have to pay £451 Council Tax per annum although they remain on the minimum the government has assessed them as needing for living costs.

MITIGATION: WBU propose disregarding UC disabled child element(s), UC limited capability for work (and work-related activity) element and the transitional severe disability premium element to ensure parity for Universal Credit claimants. This would ensure that the Scheme supports households where more than one member is disabled, and ensures parity between legacy benefits and UC. This aligns with the disregard on disability benefits. If this was implemented rather than the £40 disregard, the support would be targeted at those on the lowest income and there could be savings made. However, this change could be implemented alongside the income disregard to allow further support.

135 All benefits should be counted as income

136 This should also include children on receipt of benefits as the care giver is potentially not able to work due the children needing looked after

137 I agree with most of this, but I do not think that allowing £40 towards disability is reasonable - you should entirely disregard any additional disability payments - like the limited capacity for work, and the Limited capacity for work related activity in Universal credit, which are only paid on UC. The disability elements of all other benefits will get you a full discount if you are on ESA ir, income support etc, but will form income on UC, and will be taken into account. If you want to also disregard £40 of this I have no objection, and can see how it would benefit households not on means tested benefits

138 Why should people on benefits get extra what about the working class and tax payers

139 More costs

140 Offer reductions in income tax. No work, no benefits

141 Disregard my previous request about disabled payments, this benefits me

142 In principle however this does not go far enough

Citizens Advice North Yorkshire proposes that all Disability Related benefits or Premiums relating to Disability of either the client, the partner, or the children would be fully disregarded




This could include Disability Living Allowance Personal Independence payment, Attendance Allowance. Disabled Child elements . LCWRA element in Universal credit, Support Group in ESA Armed Forces Independence payments.

answered 142

skipped 1953

**10. Part 8 - Protecting families by disregarding Child Benefit and Child Maintenance**

## 16. Do you agree with this proposal?

Answer Choices			Response Percent	Response Total
1	Yes		75.61%	772
2	No		15.77%	161
3	Don't Know		8.62%	88
			answered	1021
			skipped	1074

## 17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	143
1	Child maintenance is an income. It should also be taken into account from the payees salary			
2	Income is income - if people receive a benefit it should be taken in to account when they pay council tax - why should there be a discount? Why should others pick up their share of the cost? Wholly disagree with this.			
3	All non disability benefits should be counted to make it fair on working people. Children are a lifestyle choice therefore the council shouldn't be subsidising people's lifestyle choices.			
4	Again a selective assessment not available to all.			
5	Benefits are part of the total household income and should be used in the assessment			
6	Child benefit and child maintenance should not be disregarded as child benefit is given by the Government so if this is disregarded the claimant is benefiting twice. Also child maintenance should not be disregarded as father/mother needs to pay for their children not the Government.			
7	Child benefit should be disregarded only. Child Maintenance should not. I know people who get £800 per month maintenance and it's completely disregarded as income, when someone getting £5 a month is still being charged the same amount. Time the system was fairer for everyone equally			
8	Child maintenance can be a significant amount of money			
9	Disregard child benefit, but count child maintenance.			
10	The proposal discriminates against unitary families compared to a "blended" family. Two families with the same overall income would see the unitary family financially worse off where part of the "blended" family's income comes from maintenance payments which would be dis-regarded in an application. Secondly, in principle, all income (including Child Maintenance and Child Benefit) are part of a families overall income. It makes no logical sense, to state that if elements within the overall total income arise from different sources that they will be treated differently. This will result in different outcomes for families with the same circumstances and same overall income. How is that equitable?			
11	Once again I am concerned about a further disregard and my comments to the previous question apply.			
12	You should also disregard in full disability allowances / ESA support extra and DLA.			

**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 13 | All income, whether earned or given as a benefit should be counted again the proposed income bandings. If not, then people will not be paying anything toward the services that they and their children are consuming.  |
| 14 | Why would child benefit and child maintenance not be counted as income? They were when I last applied for a mortgage and when I applied for home insulation under the governments ECO scheme.   |
| 15 | Families with children get enough hand outs already. If they can't afford it, they should have fewer children   |
| 16 | Child benefit yes. Maintenance only up to a certain amount. Some people get this to help with their housing costs and it can go into £100's. There should be a cap of how much you can receive before this is taken into account  |
| 17 | The same as most of your suggestions - all income should be included. I will just copy and paste if the further suggestions are exactly the same.   |
| 18 | Have you ever tried to apply for council tax reduction it's a joke  |
| 19 | Maintenance is for costs and expenses when a parent. Part of this cost is somewhere to live and that means paying council tax. It's not all days out and new clothes. I think maintenance should be included in assessing. I think child benefit is also an income and should be considered. Neither are specifically for disability expenses.  |
| 20 | These are essentially an income to the family and the more children a person has the more they use council tax funded services.   |
| 21 | The whole household income should be included in all calculations for support   |
| 22 | Having children is a personal choice and income related to this being discounted is discriminatory towards households who do not have children. Households without children actually use less council services  |
| 23 | Ditto to previous answers   |
| 24 | Households who choose to have children should not be advantaged over those who do not.  |
| 25 | I believe all income should be taken into account.  |
| 26 | All of these benefits make up their total income, none of it should be disregarded. If you ignore these it will show their income to be a lot lower than it is, how is this fair to people who work full time and all their money goes on a high mortgage and childcare costs and have no money left at the end of the month. It should be included in their income otherwise this is not a fair process. |
| 27 | Penalised for not being able to have children, paying potentially more than neighbours, who earn more, for the same level of service.   |
| 28 | Should depend on the amounts involved   |
| 29 | If they receive it. It should count regardless. All my salary gets included   |
| 30 | Before you decide to have children, you should be able to afford them and not rely on the state.  |
| 31 | open to abuse   |
| 32 | Will this favour the better off as these allowances will not count towards their total annual income?   |
| 33 | There could be a threshold under which child maintenance is disregarded   |
| 34 | Highly likely to increase a tendency to avoid employment and increase child benefit claims. Not disregarding would result in families seeking employment to increase their living standard rather than simply living off the state.   |
| 35 | Many recipients of child benefit are comfortably off (up to £50k income each); it should be considered as part of overall household income  |

**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

36	All benefits, incomes and financial gain should be included.
37	Should not be income based
38	Double benefitting!
39	I think there should be a cut off point, when a more wealthy families split, the partner receiving the child maintenance is able to support themselves without claiming, because as a single occupant they will qualify for a reduction anyway.
40	Just because you have children shouldn't mean you get more discount.
41	child benefit should be disregarded - not maintenance - some people get thousands in maintenance and can easily afford council tax
42	Income in any form is income
43	My previous reasoning applies in this case too. The more I read these proposals the more I feel that there will be an 'underclass' of people who don't qualify for benefits, will be trying their best and working hard but subsidizing people who have more income than they have.
44	It's income into the household. Why should it be funded when the money is there? Some child maintenance allowances are very big.
45	Depends on the amount of benefit or maintenance the person receives. You should consider this . Same comment as before about other council tax payers ending up subsidising this group.
46	Are there any proposals for larger families, Child is only payable for Child 1 at full rate, then lesser rate for child 2 . What about multiple birth families, or families who care for family members children , or families who have step children, etc etc. Numbers of children should be considered, otherwise punitive to larger families. Not the childrens fault
47	Doesn't apply to me!
48	Should be counted as income as maintenance payments
49	If a family is unable to get child maintenance support, they should be able to get extra help support and be able to make extra money for the children without getting extra tax deducted from there earnings.
50	Income is income regardless of how it's made up. People without children are already subsidising people with children.
51	Not all parents receive child maintenance payments. For example a single mum of 2 children working 16 hours a week who is receiving full child maintenance payments would be assessed the same as a single mum of 2 children working 16 hours a week who isn't receiving any child maintenance payments There is potentially at least £250 of extra income the parent receiving child maintenance has got which wouldn't be taken into account, I think that is unfair. Child benefit shouldn't be taken into account, but maintenance certainly should.
52	asds
53	Yes I agree but I think this should be extended & all income based benefits should be disregarded
54	i think the amount disregarded should be capped as some people receive very large amounts of maintenance
55	Child tax credit should also be disregarded as many people are still on this.
56	Increased costs
57	Total nonsense. You decide to have a family, you decide to find the costs of having that family. It is not the responsibility of others to fund people's families. As a retired person, like many others, we should not have to pay additional council tax to find other people's

**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	families. We struggle to pay our bills using our savings. This stupid idea to change council tax penalises those who have saved to pay their bills after they have retired.
58	Stop changing everything
59	What benefits and incomes are disregarded from other households council tax bills?
60	If you are intending to means test you can't ignore maintenance as it will vary materials , unlike state benefits
61	Only really benefits families with lots of children
62	All income should count.
63	Income based does not work -as you know! You will be prosecuted!
64	There are negatives here once again, Shortsighted questionnaire to push the agenda. Typical NYCC attitude.  The services that council tax entails do not suddenly become cheaper for more people in a single household. Single occupants, or multiple occupants with no children will end up covering the cost of those with children. Granted those who struggle, they should be supplemented with additional support but the overarching services for that area should reflect the number of dependents in a household to supplement those services accordingly.
65	Why make the scheme more costly when the Council is always looking for savings?
66	Agree with protecting families with children who may be vulnerable!
67	Working people will have their wages assessed as a whole but if you receive certain benefits they could be disregarded.
68	Again a person could have a lot of savings etc, each case needs to be assessed
69	There are more negatives to a wider number of people
70	It is an income the family is getting, so why disregard it?
71	Child maintenance can be quite high but as most do not pay, Nycc should not take the easy way out
72	A lot of low income families have many children just for benefits and this will only make the situation worse
73	I feel this group get plenty of benefits as it is
74	Child benefit is taken back in tax once a household income exceeds a certain rate - taxes are applied without disregard. This benefit should be included in household income, as it is money that qualifying families have at their disposal. As stated previously, income is income and should be included, taxes are applied without disregard, those working and paying very high levels of tax, rent, utilities should not feel disadvantaged and this seems to be a method of enabling universal credit to continue to be an insufficient amount to realistically live on and be able to pay normal household bills. Surely the rate of UC is the real issue here, disregarding income is a back-door system to reduce the expenditure of those "most in need". There is a cost of living crisis which affects all council tax and bill payers, there are no disregards applied to these households. We all pay council tax to receive services, and this is already applied in a stealth tax method where the "better off" pay the most. These policies need to be very carefully considered - those who can pay, will pay - but receive nothing more than those who do not.
75	If it actually happens. My ex pays hardly anything which leaves everything on me to provide for our children
76	This should form part of normal household income and be included
77	Don't know



**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 78 | Again the costs reduce for the people who have no regard for living within their means  |
| 79 | If you are basing the system on income bands all sources of income should be included for fairness  |
| 80 | Child maintenance can vary greatly depending on the wealth of the estranged partner - I don't think this is fair on families that just have minimum payments of child maintenance. It could penalise families that are together when estranged partners could quite easily pay more towards their estranged family - I think this element should be means tested.   |
| 81 | Current system works fine   |
| 82 | As a childless person I don't know how child benefit works and don't grudge families, but it does seem that people with children already get higher income allowances in the banding structure. If they're getting a deduction for child benefit should they be on the same underlying band as a childless single person or couple? I don't have a firm opinion and would not object but it does seem they're getting two discounts for having children, is that fair to childless people?  |
| 83 | <p>The child benefit is government money so it is a benefit, child maintenance for all it is suppose to be for the child could be £100s depending on the supporting payer.</p> <p>Example</p> <p>If a partner gets UC and child benefit the DWP would say they entitled to this ?</p> <p>Then the court says to ex partner you pay maintenance of £200 pw as their earnings are £400 pw.</p> <p>Then DWP say you get £200pw maintenance you lose your UC the child benefit is statorty.</p> <p>So your saying they can claim council tax benefit still never mind if the parent works who receives maintenance.</p> |
| 84 | Some families have large amounts of income from child maintenance, this must be included in their income when deciding on council tax discounts. The same applies with child benefit, it is income so that it must be considered.   |
| 85 | But should depend on the amount of child maintenance. May for less than a figure.   |
| 86 | Why disregard these income streams?   |
| 87 | Expensive for all tax payers  |
| 88 | Of course child benefits and maintenance should be considered income. Those who have children and are not in the low income band have to raise children on their income.  |
| 89 | The proposed reductions don't seem fair. I agree child benefit should not be counted but not including maintenance is potentially very unfair. Some maintenance payments are pretty high. You can imagine a situation where someone owns their house outright works part-time and receives maintenance payments, has another adult living with them and they receive a discount under this new scheme whilst the family next door both work full-time, have a massive mortgage, lower income and receive no discount.   |
| 90 | If someone is receiving child maintenance this should be included. As there is no limit to how much a person receives it could end up with someone with a significant income being eligible for CT support  |
| 91 | I disagree with Child Benefit in its current form and I also think it should count as income when people are means tested.  |
| 92 | Child Maintenance payments are income into the property and should be counted as such.  |

**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

93	They already don't pay for children and it goes towards the care of the child so should be counted
94	All income is income
95	When families receive child benefits and child maintenance, their overall needs have often been taken into account, helping them to arrive at these payments. Any additional support offered would skew these calculations.
96	Income is income.  Why is their free money untouched whilst the money I work hard for is considered?
97	The cost is being carried by those people who are paying Council Tax and have no disregards or benefits. They ultimately are paying more than they need to.
98	Doesn't help the person requiring to earn more who pays the child benefit. They pay it as required yet get penalised in the earnings. Effectively they may earn over the thresholds in your table but actually come under them when their child maintenance is paid which can be a substantial reduction in their effective household earnings.
99	These should still be included as income, as some people get more than others for child maintenance.
100	Cost which will be paid by those working
101	More costly so who will be footing the bill. Those who are having to pay full council tax. At the end of the day the money has to come from somewhere so someone had to pay.
102	Alternative could be a disregard of a set amount for each child similar to the disregard of working of £25 for lone person.
103	All benefits should be treated as income.
104	Again this only works if pension income is disregarded in calculations. You are penalising retired people on fixed incomes.
105	As long as it is limited to say the first 3 children.
106	How does the council know the income of every person?
107	It is an income do should be counted as one
108	I don't think maintenance payments should be disregarded as some people can receive significant sums
109	People on benefits dont need help, its the low earner workers that need it
110	Larger families utilise a larger proportion of local services.
111	Child Maintenance is a minefield - don't go there !
112	Child benefit should be discounted but not child maintenance. Depending on the circumstances and incomes of the individuals concerned, child maintenance can amount to several hundreds of pounds per week whereas for others, it could be very little. It seems unfair that such a variable income should be disregarded for the purposes of determining council tax support
113	Benefits are part of the income and must be counted
114	This is ignoring the support that should be taken into consideration and increases the burden on other
115	Parents with care can sometimes be in receipt of a sizeable income from Child Maintenance, which is based on the income of a none resident parent. By not measuring this income, some could benefit considerably.
116	Again, no incentive to get a job! Just live on handouts!
117	Again, income is income.

**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

118	Some people pay their child maintenance and it is quite a lot so should be included. Maybe the system should be more robust about collecting the child maintenance.
119	Same reason as before
120	All benefits should be taken into the claim
121	Having children is a choice. Child maintenance in particular should take account of all costs including council tax.
122	this whole scheme sounds crazy, i thought it was about council tax, this sounds like a social tax on everyone!
123	i agree with discounting child maintenance as it can be awarded but not always paid in a timely way and can be unpredictable but child benefit is regular and quantifiable so should count as income
124	Unsure about discounting child maintenance. But I do not know how much this is anyway. Surely though this is income and not benefit?
125	Cost
126	<p>I think that to have children is a choice and that others who either do not have children or are not able to/too old/children have left the home, should not have to pay more in order to support those who do.</p> <p>I think that people who have children should get help when needed, and of course they should be able to clothe and feed their children, but they should not be rewarded for doing so with an income. I think instead of cutting it straight away, maybe a percentage to be removed slowly and year by year based on the households income so it makes sure that those who really need it are helped and those that are made more comfortable aren't.</p> <p>It is assumed that because you don't have children and work that you are better off, this is not the case as parents inc. working parents are given so much and singles/couples are not even when in a low income.</p>
127	Child Benefit, yes. Child Maintenance should only be ignored if below a level per child which should be set. Why ignore the horse riding and piano lessons? I don't want to pay for these!
128	Benefits are still a form of income.
129	The tax free allowances should be regarded as income when applying the banded scheme.
130	The threshold should be equal for all households to avoid discrimination
131	<p>The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.</p> <p>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.</p> <p>It isnt clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive.</p> <p>The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff.</p> <p>Therefore, the new tax is undemocratic.</p>
132	Why should those with children get extra help
133	I am receipt of special guardianship allowance. NYCC include Child Benefit in the calculation of this allowance, one of only few councils in UK to do this. Why should Child Benefit be disregarded for Council Tax Reduction?
134	Total income!
135	Another crazy level of taxation, your putting more into hardship




**17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

136	But again just needs to be fair
137	It is money coming into that household.
138	It is still all money going into the household
139	Income is income
140	High numbers of children = significant payment. Take account of this. Again - principle factor of making things easier for the Council doesnt land well on re. fairness stakes.
141	Any money people get should be included.
142	More costs
143	Encourage people to get better jobs by providing free education

answered	143
skipped	1952

## 11. Part 9 - Disregarding Carer's Allowance

**18. Do you agree with this proposal?**

Answer Choices			Response Percent	Response Total
1	Yes		84.38%	859
2	No		8.64%	88
3	Don't Know		6.97%	71
			answered	1018
			skipped	1077

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	88
1	Again, income should be taken in to account wherever it is from.			
2	I had to cancel my carers allowance last yeah because Richmondshire council counted it as income and my council tax bill was unaffordable			
3	Also parents of children receiving dla but can't claim carers allowance due to receiving lcrwa they are carers but also ill themselves			
4	Yes anyone in receipt of carers allowance, is working for below minimum wage and usually we'll over 35 hours a week, and screwed over constantly. It's disgusting when they are saving councils thousands every year. My care was over £600 a week. My mum took over and was paid £66. Absolute joke and not sustainable long term. She had to go back to work, so social care budget goes up again.			
5	Comments to previous two questions apply.			

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |  |
|----|--|
| 6  | As well as excluding carers allowance, there should be a working disregard, to encourage those with carering responsibilities to also work P/T. This should be upto £100 per week inline with DWP rules.<br><br>You need to be supporting the most vulnerable to seek employment. Many full time carers could get a job a few hours a week, helping their mental health by getting out of the house, keep up with the employment market etc etc etc etc.<br><br>Make work pay. |
| 7  | Carer's allowance is income from work.   |
| 8  | The same as most of your suggestions - all income should be included. I will just copy and paste if the further suggestions are exactly the same.  |
| 9  | Benefit claimants and property owners who do not claim benefit should be treated equally   |
| 10 | Nothing you put in place is geared to help anyone because so far you have proven to me that you are not interested in helping anyone   |
| 11 | If you are getting a carers allowance this is surely their job due to the hours they have to do for the amount of money they receive   |
| 12 | All income should be assessed properly to review affordability   |
| 13 | All income should be treated as such, regardless of whether it is a benefit or not.  |
| 14 | All of these benefits make up their total income, none of it should be disregarded. If you ignore these it will show their income to be a lot lower than it is, how is this fair to people who work full time and all their money goes on a high mortgage and childcare costs and have no money left at the end of the month. It should be included in their income otherwise this is not a fair process.  |
| 15 | carers allowance is an income as it is given to the person for doing a job to care for that person   |
| 16 | Carers are an extremely important and under valued sector of society these days. Any support that can be offered from a financial aspect is one that should be pursued.  |
| 17 | This income may be a form of wage and so should be included.   |
| 18 | All finances should be included.   |
| 19 | Again, as per previous answer this should be on an individual basis.   |
| 20 | Should not be income based.  |
| 21 | No link to affordability.  |
| 22 | I dont agree with your fundamental proposal of change - how will you'd eat with people who run small businesses? you dont make that clear at all   |
| 23 | No reason to pay less just because you're a carer.   |
| 24 | Income is income in whatever form  |
| 25 | And this MUST BE BACK DATED  |
| 26 | As said before.  |
| 27 | A lot of carers don't get paid for doing what they do...   |
| 28 | The lack of social care etc means that family members are having to step in more and more and do what the care sector should be doing if properly funded. Carers should not be penalised for looking after those who need it.  |
| 29 | will the carer element of Universal credit also be disregarded?  |
| 30 | Don't really understand what you are saying  |

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

31	Not all carers get benefits so it leaves them at a disadvantage
32	Income is income regardless of how it's made up.
33	Carer's Allowance is income being received therefore should count as income
34	asd
35	They get a carer's allowance which is a benefit. Your proposal amounts to a double benefit and at the expense of other council tax payers.
36	leave it all as it is
37	Carer's Allowance is part of income.
38	All income should count.
39	I never received any support when I was caring for my mother and if I didn't have "savings" I'd of been pushed into poverty. No help was offered or provided for my wellbeing surfing this time until I was able to return to work.
40	Qualification is false & you will be prosecuted
41	Again, this should be a carers allowance which gives the additional support, thus paying for the monthly bills as they current sit. But reducing the bills to suit a below par support package given to those who need it
42	Why make the scheme more costly when the Council is always looking for savings?
43	I don't see why the current scheme needs changing?
44	Earn too much for carers allowance
45	Yes Carers save government money in other ways.
46	Again needs person centred assessment
47	A larger number of young single and older single people are substantially affected
48	Carers are probably the most vulnerable, overlooked and struggling (financially and otherwise) of all low income groups. We need all the help available.
49	this is something else that should have been in place already
50	If you are basing the system on income bands all sources of income should be included for fairness
51	Current system works fine
52	Expensive
53	Carers allowance is not necessarily used by the person paying council tax.
54	It is not the purpose of Council Tax reductions to skew the benefit towards carers.
55	All income is income
56	But keep in mind that young carers like my 14 year old daughter who helps me because I had a stroke don't get any help.
57	Again, income is income and this masks a further problem in the low pay rises of essential workers.  Put the owners on private companies and the government to raise wages instead of taking more from everyone else.
58	There is a cost to the Council Tax Payer who is paying for this!
59	Query if carers premium in UC should ve disrefarded?
60	All income should be included

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- |    |   |
|----|---|
| 61 | All benefits are a form of income and should not be disregarded.  |
| 62 | Only if pensions are disregarded in calculations  |
| 63 | It penalises people like us who have made decent provision for our retirement, and could be considered 'well off'.  |
| 64 | Catered need more acknowledgement generally   |
| 65 | Carers allowance is income  |
| 66 | Again carers allowance is a benefit and should be classed as income   |
| 67 | The   |
| 68 | I think if the carer is working too then the carers allowance should be taken into consideration, not disregarded. There's so many people who don't live with parents who act as carers/helping out/checking up on them/sorting out household bills etc that parents aren't able to do themselves and don't claim anything. I go to parents (in different towns) around 3-4 times a week yet I work around 50-60 hours a week. If a carer lives in the same house it should not be disregarded if they work too. As I said, I don't know or understand what these benefits entail as I've never claimed any.  |
| 69 | It is all income our 'hard pressed' councils can surely not afford to be so generous with our money   |
| 70 | All benefits should be take in to the claim as people who don't get any benefits will be paying more  |
| 71 | Would agree if the claimant could demonstrate that the whole of the carers allowance is paid to a third party.  |
| 72 | If someone is a full time carer then would this not be classed as their work/employment? If so, surely it should be treated in the same way as all other working people?  |
| 73 | I think carers allowance should be treated differently to child benefit as often extra expenses are incurred if you qualify for a carers allowance or the carer has to reduce their working hours if they are a spouse or family member   |
| 74 | Cost  |
| 75 | Those being cared for will presumably qualify in their own right.   |
| 76 | The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.<br>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.<br>It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic. |
| 77 | Nice to see Carers contribution to society being acknowledged and the amount of money they save LAS etc, by disregarding their carers allowance   |
| 78 | It's all about those that scrounge  |
| 79 | What about those of us that are carers and work full time, but the people we care for do not get a disability allowance. There are always other circumstances that may exist and relief would be helpful, but the other benefits are not there. Agree with this support but these days it almost pays to not get paid   |
| 80 | Again context is everything! I know some people who get carers allowance who aren't actually in a bad financial situation   |



**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

- 81 WBU largely agree with the proposal and welcome the recognition of the costs faced by carers and their reduced ability to earn extra income due to caring responsibilities. UK Poverty 22 (JRF report) found that 40% of carers providing at least 35 hours care (as required for Carer's Allowance) are in poverty.
- This proposal needs changing to ensure that carers on Universal Credit without a Carer's Allowance claim receive equitable recognition. Carers on Universal Credit can have the carers element added to their assessment without claiming Carer's Allowance (CA); this was a government move to simplify the system and reduce administration. The eligibility criteria are the same, except Universal Credit does not have an earnings limit. The carer element is £38.96 per week. A disregard of a similar amount to the carer element is essential to ensure that UC claimants are not penalised for not having made a CA claim. If a UC claimant makes a CA claim their total income would be the same amount as receiving UC with a carer element.
- Carers would find themselves penalised by acting on DWP advice that they do not need to claim Carer's Allowance. WBU have heard of carers being strongly advised by work coaches that there is no need to claim CA (although some people do wish to do so because it is paid fortnightly and offers more advantageous National Insurance credits). Carers on Universal Credit in exactly the same situation can have the same income whether or not they claim Carer's Allowance but their Council Tax could go up, stay the same or even go down. If the proposal to include pro rata housing costs element is added to this scenario the situation becomes even more complex as someone claiming Carer's Allowance would then have some of their housing costs included in the calculation even though their Carer's Allowance would be disregarded.
- Example based on Council Tax Band C, Ryedale:
- Family A: couple with one child on Universal Credit. One parent provides care for Grandma and informs Universal Credit. They do not pay any Council Tax.
- If they do not claim Carer's Allowance their Universal Credit increases from £188 per week to £227 due to the addition of the UC carer element. They will now have £451 Council Tax to pay.
  - If the parent claims Carer's Allowance, their total income (Carer's Allowance and Universal Credit) is also £227 per week however their Council Tax is nil, it would not increase.
  - If £40 was disregarded they would remain on 100% in both scenarios.
- Family B: couple have two children and one parent provides care for Grandma. The other parent is disabled and receives Personal Independence Payment and contributory Employment and Support Allowance (support). They pay £451 Council Tax per annum.
- If they do not claim Carer's Allowance their CT liability increases to 50%, they will have £902 Council Tax to pay due to the addition of the UC carer element.
  - If they claim Carer's Allowance, their total weekly income will be the same however the CA disregard will lead to a reduction in their liability as they will now fall into Band 1 (100%). Their Council Tax is nil, it decreases.
  - If a £40 disregard was used their Council Tax liability would remain the same in both scenarios.
- MITIGATION: a disregard of £40 for carers receiving Carer's Allowance or the Universal Credit carer element would provide recognition for carers. By reducing the amount disregarded this produces parity for those on benefits and those who are not, and may produce some savings to the Scheme. Alternatively, the amount of Carer's Allowance could be disregarded for those who receive the UC carer's element, regardless of whether they are paid Carer's Allowance.
- 82 Although I do agree, many many people have full time jobs and are also full time carers for which they receive nothing as their earning are too high, however 24hr care is not optional and many people struggle and when you work full time and care 24/7 life is very difficult and I think a disregard on earnings for the same amount should be put in place
- 83 please include foster carers in this
- 84 It is still money going into the household
- 85 Not all care givers are able to claim carers allowance
- 86 Assuming a carer lives with a person who is already receiving the PIP/Disability benefits, and therefore one person within the household is already receiving a discounted council rate. Should not be applied twice.
- 87 Stop encouraging people onto benefits

**19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

88 This does not go far enough to recognise the role of carers

Citizens Advice North Yorkshire propose Carers Allowance or Its equivalent benefit Carer Premium within Universal Credit should be full disregarded in the application for Council Tax Reduction. Where a clients receives both the equivalent amount to carers allowance should be disregarded .  
In some national schemes this is taken into account by increasing the Income disregard to a Carer by the equivalent amount

answered	88
skipped	2007

## 12. Part 10 - Protecting War Pensioners by disregarding War Pensions or War Disablement pensions in full

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

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	84.26%	851
2	No	<div></div>	8.02%	81
3	Don't know	<div></div>	7.72%	78
			answered	1010
			skipped	1085

**21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	71
1	I am a veteran, war disablement pensions are often significant sums - not always I accept though. Income should be taken in to account regardless where it comes from.			
2	Agree where disablement but not sure about general war pension.			
3	I don't see why war pensioners should be treated differently.			
4	Not sure the amount of war pension can be identified in the information provided by DWP/UC.			
5	Why is a war pension treated differently to any other pension?			
6	Some of these incomes are very high so should not be disregarded in full - maybe 50%?			
7	ALL pensioners require the same treatment			
8	War pensions should be provided at a level to support paying Council Tax			

**21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

9	This is income. Why disregard a soldier's pension and not a nurse's?
10	The same as most of your suggestions - all income should be included. I will just copy and paste if the further suggestions are exactly the same.
11	What war pensioners
12	If you are going to protect war pensioners, you should protect all pensioners in this way. This proposal is discriminatory.
13	Totally agree on this one .. support those who give or gave something back rather than those who often just take
14	It is unfair to give this discount to those in receipt of a war pension over those in receipt of a pension earned through another employment.
15	All of these benefits make up their total income, none of it should be disregarded. If you ignore these it will show their income to be a lot lower than it is, how is this fair to people who work full time and all their money goes on a high mortgage and childcare costs and have no money left at the end of the month. It should be included in their income otherwise this is not a fair process.
16	A pension is income irrespective of who the pension is received from.
17	The list could go on of people who have 'served'. Why just war veterans?
18	Provides a benefit that may not be needed.
19	If DLA is already disregarded then disabled war veterans would already have an area of disregarded income. This would effectively be a double grant of discount. Those simply on a war pension could also be encouraged to work.
20	I don't know a reason to treat war pension differently from those awarded to others who have given public service
21	A tricky one to answer. Whilst, probably morally it seems fair to disregard their benefits, war pensioners automatically qualify for any benefits regardless of whether they qualify or not, so I would probably say that the war pension shouldn't be disregarded and should be included in their weekly income band.
22	Would you put a limit on the amount of war pension that would be disregarded. Some war pensions are high. It is not a flat rate benefit.
23	I'm not a marxist
24	I disagree because your scheme intends to hurt some by helping others
25	They served their country.. Their country should serve them
26	As before.
27	Our armed forces have given up so much for the country so least you can do for vetrans
28	Again- it's income into the household so should be assessed. If it's increasing the spend then it's a nice to be able to do but not a necessity. Any disregard is a use of public money.
29	They chose that career
30	REALLY!!!! So why for years have I had a £10 disregard on my War Pension and the bulk taken as income!!!! By the way, that David Cameron creation of The Armed Forces Covenant means NOTHING to Veteran's!! It gives no protection's to Veteran's - I'll believe this when I see it!
31	Since such pensions are second or even third pensions I think they should be taxed.
32	Should be treated as other people
33	Income is income regardless of how it's made up.
34	asd

**21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 35 | Benefits should not be paid via councils.  |
| 36 | All pensioners should be treated equally. There must be no discrimination.   |
| 37 | why are you wanting to change it from band A to D just to confuse us all and waste more of taxpayers money   |
| 38 | If you intend to means test then you need to look at income regardless   |
| 39 | All income should count.   |
| 40 | You are bound to get this wrong - arent you!   |
| 41 | Again, suppliment rather than council tax support.<br>The services do not come free, and those paying their 'fair share' will end up paying for others   |
| 42 | Why make the scheme more costly when the Council is always looking for savings?  |
| 43 | Again needs personal financial assessment  |
| 44 | they fight for our freedom   |
| 45 | However, please also disregard payments under the Armed Forces Compensation Scheme (AFCS) and Armed Forces Independence Payment (AFIP). These are paid to those injured in HM Forces post April 2005, whereas the War Pension/War Disablement Pension is paid to those injured prior to April 2005. Both schemes are in current operation so if you disregard War Pensions/War Disablement Pensions you also need to disregard AFCS and AFIP. Numbers are very small in both cases. Many thanks.   |
| 46 | If you are basing the system on income bands all sources of income should be included for fairness   |
| 47 | I don't understand or know much about war benefits. My impression is that those in receipt of them get more financial support than those who've worked in civilian occupations (including public services) and may also be affected by post-occupational malaise. I feel that means-tested benefits should go only to people who are actually in financial need, so if my impression is correct I would tend to disagree - though my disagreement is actually with the existence of the war benefits themselves rather than the proposal's intention not to 'give with one hand and take away with the other'. |
| 48 | Expensive.   |
| 49 | Those who've put themselves out for others   |
| 50 | All income to the property should be treated in the same way when assessing eligibility for reductions.  |
| 51 | All income is income   |
| 52 | My ex-husband makes a large income and an army pension and still didn't pay child maintenance, because child maintenance is so badly managed, why should he additional get another benefit?  |
| 53 | I do agree with this, however, I feel all pensioners should be treated equally. We may not have fought for our country, but we have spent our working lives contributing to a tax system and society so that we can have a 'decent' retirement.  |
| 54 | War disablement yes.<br><br>War pension no. It is a career choice.   |
| 55 | This should be maintained for the commitment these people made to the general community.   |
| 56 | what are "certain war pensioners" unclear who this will exactly benefit  |
| 57 | Not making all pensioners the same. Double standards.  |

**21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 58 | I don't understand this proposal- it is their choice to work in this sector and other public sector workers who are pensioners are equally valuable. Why should this group be favoured for a career they chose?  |
| 59 | All benefits are income and should not be disregarded.   |
| 60 | My husband spent 40 years in the armed forces and fought in three wars, he has an armed forces pension but not a "war pension". Why should he be penalised by your proposals. He has more than earned the right to not be penalised financially by your proposed changes.  |
| 61 | We need to look after our was veterans, I am a Army veteran and believe that this country owes a debt to all veterans for their service.   |
| 62 | Not unless other people who have been retired on I'll health grounds are similarly protected   |
| 63 | A way pension should be excluded but a war disablement pension included as above   |
| 64 | I agree that war disablement pensions should be discounted but I do not see the logic in the case of other war pensions.   |
| 65 | War pensioners should be protected   |
| 66 | if the war pension is above the threshold they should not gain the benefit   |
| 67 | The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.<br>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.<br>It isnt clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic. |
| 68 | We should all be assessed in the same way  |
| 69 | This is now making me annoyed, it's complete bollocks that you can scrounge and not be expected to pay   |
| 70 | This is one area where I feel there should be more help given - particularly to veterans (not pensioners necessarily)  |
| 71 | As well as war veterans there are other groups that also deserve to be exempt from council tax without discrimination  |



answered	71
skipped	2024

**13. Part 11 - Introducing a capital limit of £6,000**

**22. Do you agree with this proposal?**

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	53.75%	538

## 22. Do you agree with this proposal?

2	No		34.97%	350
3	Don't know		11.29%	113
			answered	1001
			skipped	1094

## 23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	343
1	£6000 is too low. If you are close to retirement (last 10 years) it may for health reasons be more applicable to work part time - knowing that you have savings to fall back on if required. Single people with the 25% reduction and limited earnings, but with savings stand to be penalised severely or to have to waste money to qualify for the reduction		
2	Only disagree because pensioners tend to have higher capital and can be nearer to the top limit so will loose out. Can some provision be put in place to protect them. Higher capital limit as it is now.		
3	Think that £6000 is too low, think it should stay at £16000		
4	It is sad that when a person has a small amount of savings they are penalised. The limit previously was a fairer amount.		
5	I believe the £6000.00 is an appropriate amount for those living in social housing or privately rented accommodation, however if a person owns and lives in their own home including shared ownership then I believe there should be a higher savings disregard.		
6	The limit should be raised to allow people to save money for emergencies, but also for deposits towards homes. Many families on low incomes are seemingly prohibited from achieving home owner status due to factors like this that limit their ability to save. As individuals on low incomes likely require higher mortgage deposits this would prohibit them from saving enough.		
7	The limit should be lowered.		
8	If you try to help yourself you are penalised - why have a "tax" on savings?		
9	Is £6000 too low?  What is the mechanism to increase it?		
10	That amount of money won't be enough for a funeral		
11	The limit should be £4k		
12	Why £6000, seems arbitrary, why not 10 or 15? Also some people may have savings but need care then the savings will be used up.		
13	This figure is too low.		
14	You don't mention people in receipt of Universal Credit. This should be checked carefully not by an applicant just ticking a box to say they have less than £6000		
15	people have worked to gain more than 6k and this punishes them for their diligence and efforts. why would they bother when others arent bothered about being on benefits?		
16	Agree with a capital limit but too low. Suggest £10k		

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

17	In this day & age a figure of £6k is too low.
18	Same reason penalise people who looked after their money
19	Council tax should be based on current taxable income and benefits only. Assessing resident's capital assets is encouraging people to invest their savings offshore which is of no benefit to UK industry.
20	Again why £6000, what's the rational for this amount? Why not £5000 or £10000?
21	£6000.00 is not a lot of capital and would soon be used up paying Council Tax. If a limit other than £16,000.00 is needed then £10,000.00 would be a better figure.
22	Punishing people who have not sponged for a lifetime and been able to save a little money for a rainy day
23	I could make a case for the figure being higher or lower and I could ask about the specific definition of capital, but overall it is the right thing to do
24	People try to save so they have a contingency. For example I am saving so I can pay off my mortgage therefore I would be penalised under this new system.
25	Does capital mean equity in a home or pure savings in a bank?
26	£6000 is nothing in todays money, this should be £10k minimum and or assessment per adult. You only need an older couple perhaps putting their funeral costs to one side as opposed to a scheme that then goes bust and this would easily account for £6k
27	This proposal discriminates against those who have modest savings but a low regular income - asset rich but cash poor. Such a person may well have to eat into those savings to meet the Council Tax bill because the levels of the tax are now so high. This figure of £6,000 should be raised to something like £20,000 in my opinion.
28	<p>This should be the same as Housing Benefit and DWP rules, £16k.</p> <p>Many people who own their own homes claim CTAX support. Many of whom would live in very poor conditions if they didn't have the capital to maintain their property while out of work. This is really important for pensioners, who can not go to work, they rely on the capital they have saved up to help cover emergency bills.</p> <p>We should be encouraging financial resilience, which includes saving for a rainy day.</p> <p>The £16 threshold should be maintained inline with other benefits and adult social care to make it clear and simple to understand.</p>
29	I think it should be applied in line with Universal Credit e.g. maximum of £16,000 savings, or at least the chance to reapply quickly when savings fall below £6,000.
30	If recipients have an existing pension pot from previous or current employment or an ISA, if they can access it, will this count towards the £6000 limit? Those who have developed a disability or change in family circumstances should not have to use their pension pots.
31	How will you evaluate capital holdings accurately.
32	I think it would be lower as that's money that could pay for council tax. Some higher earners wouldn't have that in the bank as they pay full amount.
33	It penalises those who have carefully saved and made sensible economic decisions.
34	Please see previous answers. As a single household just over the threshold to claim I am already spending 16% of my income on CT - the single discount should be increased from 25% to 50%
35	Not fair to persecute people who have inherited or saved
36	£6k isnt a great deal and punishes those who save for old age, rainy days - existing threshold should remain
37	£6000? That'll be gas and electric and water



**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 38 | It depends on what you include in "Capital" - non-essential things that council taxpayers can't afford, hidden cash not shown on bank statements - what checks will you make to ensure that people are not lying?   |
| 39 | It's not realistic , having £6000 savings of any savings should not be considered punitive  |
| 40 | I think it would be better to taper this as someone with sat £6500 will very quickly have less than £6000 if paying full council tax. A banded scheme may help .  |
| 41 | A graduated capital allowance would be better -the £6K proposal is too rigid and could cause hardship for some families .So,a graduated scheme where those with 6-8k capital got a 75% reduction ,those 8-10k 50% ,10-12k 25% and 12-14k 10%then over 14k zero -which would align to the hourly minimum wage say would be better.   |
| 42 | Because there should be a tapered reduction In place. The £6000 rule has been in place more than a decade. It needs to be raised.   |
| 43 | I think it's important to encourage people to save so this should not be used. It is especially important for anyone with a disability, mental health concern or the elderly who may need to rely on those savings for support. I also don't think £6k is high enough if the council are going to impose a capital limit. It also doesn't account for those who own their own home vs renting. There needs to be more support for people getting on the property ladder, where mortgages require more of a deposit and renting can be more costly for households. |
| 44 | This will hit eg pensioners who have saved hard to pay for funeral costs and build a nest egg for emergencies. £6k is too low.  |
| 45 | I partially agree but think the threshold should be higher.   |
| 46 | £6000 in capital will easily be used and disappear with the rise in the cost of living. £6000 I feel at this present time is a reasonable amount in savings to cover unexpected bills   |
| 47 | if there is a threshold, i believe it should be a lot higher as A) savings - however they are invested - are not keeping pace with inflation and thus being eroded significantly in these times. B) savings, for the vast majority of the working public (for whom this proposed scheme applies), are often the result of years of effort and sacrifice. People who struggle, and attempt to plan for their future should not be penalised in any way.  |
| 48 | I agree with the proposal but would like to know that the capital limit would go up annually by the rate of inflation.  |
| 49 | There you go .. sums it up .. penalise those who worked and saved and give to those who dont work or dont save  |
| 50 | It's far too low an mount. Those with low incomes and a small amount of savings are being penalised to fund others. Someone with £6001 will rapidly spend a large part of that in any council tax band.   |
| 51 | The capital limit should be raised above £6,000 and take each household individuals circumstances in to consideration.  |
| 52 | It could discourage people from saving and suggest £15,000 would be a more realistic figure   |
| 53 | If a person has over £6,000 in savings, they should not be penalised. There could be several reasons why they have this money ie could be saving to buy their own home and as a single occupant they should still qualify for the reduction.  |
| 54 | That seems low. Understand it is the lower threshold for Universal credit but that has an upper ceiling of £16K snd a taper for savings between £6k and £16k we should do the same  |
| 55 | The limit should be higher and must also be able to reflect price rises in years to come  |
| 56 | If this takes into account capital that people have in their house (equity) I do not agree with this.   |

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 57 | Some people have low savings because they spend most of their income so you are penalising those that are saving. Also why should this not affect applicants who are in receipt of income support, jobseekers allowance or employment and support allowance. This is not a fair process if you do and are discriminating against those who are not in receipt of benefits because they work.  |
| 58 | This will put off people who savers and I think they limit should be higher. It is unfair to penalise people for savings - I've worked hard to have savings   |
| 59 | <p>This is money that people work hard for to save for a rainy day, to buy their own home etc. this is savings that could have taken them 10 years to accrue and they should not be penalised by this even if they are on minimum wage/low income. Also this money could have been left to them by a relative after they have passed away and therefore I feel that being penalised for this would be unfair to people.</p> <p>There are a lot of people on benefits who would be entitled to the reductions but due to an unexpected windfall they would be expected to then compensate with this money instead of putting it towards something that could support their future or improve this.</p> |
| 60 | £6,000 is to low, £10,000 is better.  |
| 61 | I think the limit should be higher with inflation running at nearly 10% and greatly increased energy costs to come.   |
| 62 | The limit is too low it needs to be significantly higher at least £25,000 otherwise you are penalising people who have had to withdraw pension savings to live on because their income is too low   |
| 63 | £6000 is to low. A person may have been left a bequest. This rule forces them to dispose of their savings. Others find ways of placing savings with friends or relatives to hide them. Sometimes these savings are for funerals and have been saved over many years.  |
| 64 | <p>absolutely not, why should people who have worked hard all their lives and paid income tax all their lives be penalised like this, £6000</p> <p>Savings put aside for emergencies etc is nothing at all these days. This ceiling for this should be much much higher. Once again Attendance Allowance is not mentioned.</p>  |
| 65 | <p>This penalises those who save for a rainy day or for a better way of life... Those who are also saving for a deposit on a house..</p> <p>Why should I save up, when I can blindly spend every scrap I have left and be better off in the long run?</p> <p>This is such a blind and ignorant attempt it's laughable whoever came up with this. Deluded!</p>   |
| 66 | Because savings should only be counted by what income is generated, not by the capital itself. This is the politics of envy otherwise.  |
| 67 | So penalising those who are more thrifty and save, rather than spend then expecting handouts  |
| 68 | To Low  |
| 69 | This threshold needs regular reviewing, not least because inflation is likely to rise significantly.  |
| 70 | Capital can be tied up long term or have been saved for some necessary expenditure over the longer term. £6000 may not be a large amount of capital in practical terms.   |
| 71 | £6000 is not a very large amount of capital to disregard at all. This is far too harsh and would penalise many families. This should be increased to at least £10,000.  |
| 72 | Feel as though a tapered reduction should be applied between £6-£16,000 as with HB.   |
| 73 | Personal savings should be disregarded. People should not be expected to slowly eat into their savings in order to make ends meet.  |

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 74 | Don't know enough about how this would work in practice. it is often seen as good practice to save and if someone on low income is responsibly trying to save for future contingencies, it might seem a little harsh that if their savings go just over £6000, they suddenly get hit for the entire undiscounted council tax bill. Is there a role for a more graduated scheme that doesn't kick in so sharply?   |
| 75 | Having and maintaining a financial cushion to manage unforeseen events is a responsible approach. Thlt seems counter  |
| 76 | The savings level is too low. What incentive is there to try and save. I would recommend £10,000  |
| 77 | People may rely on interest earned on savings to maintain livngstandards and should not be penalised for their thrift   |
| 78 | £6,000 is a relatively small amount of savings and would be reduced very quickly without council tax reduction - people should be supported to save money, not penalised for it   |
| 79 | I live alone in a 2up-2down house, because that is what I can afford, because I live within my means. You are proposing to penalise me for being sensible by taxing me 25% more, so I pay for people who choose to have a family but without them considering whether they can afford to. You are proposing to create a new system which is even more corrupt and open to corruption than the existing one!   |
| 80 | The £6,000 threshold should also apply to all with no exemptions to be fair.  |
| 81 | £6000 is low. I would raise this to £8/10,000   |
| 82 | In today's climate £6,000 is far to low a capital limit for total cut off. Any cut off should be scaled more sensibly with banding in a similar way to the proposal for income but significantly increased.   |
| 83 | Not sure that £6,000 is an appropriate figure.  |
| 84 | I would suggest a higher limit to encourage those fortunate enough to have been prudent and build savings to do so again in the future  |
| 85 | This could harm middle band families who are saving for mortgage deposits. More help needs to be afforded to families who are struggling to get on the property ladder. The cap should be raised to £10,000   |
| 86 | That "capital" could be savings scrapped together to buy a first house or to send a child to university or to fund medical treatment.   |
| 87 | Families who budget to save for their families so that they can afford some little luxuries without getting into debt should not be punished for being money smart. Savings should have nothing to do with Council Tax.   |
| 88 | I think having £6,000 in savings is a very modest sum and generally would be a safety net for people especially if on a low income, be that from earnings or benefits and by awarding no allowance means those savings are not going to be there when needed as will be used to help pay for council tax. I think if you are putting in a ceiling limit for savings it should be in the region of £16,000.<br><br>I also dont think savings should be considered when looking at those with disabilities and/or students who will both be either paying off loans or paying for services to help with their day to day needs. |
| 89 | Penalises hard workers who look after their money   |
| 90 | £6000 is an insignificant amount. The amount for disregard should align with that considered for adult care home support, starting at circa £23,000.  |
| 91 | Do not wish to share capital information  |
| 92 | Not sure this is fair if for people with reported capital of over £6000. One specific example is a person has a trust that is not accessible to them (age restrictions etc) which does have over £6000 and is counted within the capital amount.  |

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

93	£6000 is not that much in capital and anyone who has that or slightly more could soon be under that threshold and would then be eligible for a reduction.
94	Because someone has say £6,000 in savings does not mean that they are wealthy. Those savings might be all they have to last them for the rest of their lives and may have taken ages to save and is used as a backstop for an emergencies that may arise, ie emergency building work, finances for a funeral etc.
95	Conflicts with HB regs
96	Having a small amount of savings for use in emergencies is a good idea for those on low income but the all or nothing £6000 threshold has potential problems. In the last year the government has made several lump sum cost of living payments and it is possible that these could push savings above £6000 and the cost of living grant will then be used to pay council tax instead of the energy costs it was intended for.
97	trying to save for an emergency ie, boiler repairs, household repairs of any sort, then being told because you have saved then you will be penalised for it, is an insult
98	A £6000 limit is too little for younger people who have saved, or have received a legacy, towards a mortgage deposit and fall temporarily on hard times. It is wrong to penalise those who have not been profligate.
99	I'm not a marxist
100	you dont make it clear how people on disability and pip would be affected by this
101	This penalises people who are on low income but sensibly save money. It will encourage people to wantonly spend money to keep below the £6000 limit. The limit should be set higher.
102	Everyone should have to pay.
103	This doesn't give people the chance to save for a deposit therefore giving the people chance to no longer be in social housing
104	You're punishing people for being sensible and having a sum of money to lean on
105	Some people who are saving for medical needs will be hit. It should be on a case by case. This would also negatively effect t hose who are trying to save to get on the housing ladder, or who have retired and cashed in their pension
106	Though these days £6000 is not a huge amount to fall back on, there does need to be a savings limit.
107	Savings are 'savings' and are for saving to buy a bungalow when old, replacing a car, buying new white goods, not to survive off. It seems the less you have, the easier it is to get everything handed to you. There is no benefit to saving, we are penalised for trying to plan for the future and help ourselves
108	A couple would need more than that for their funerals and might have money put aside for it. £6000 isnt adequate for 2 adults funerals. Adults saving for funerals so the burden doesn't sit with the family or children shouldn't be penalised for it
109	£6000 is too low
110	Once again people who have been careful with their money and saved rather than spent/squandered will be negatively affected. This has nothing to do with the amount of money earned but with attitude to being careful with money and not expecting handouts/financial support in later life. This will probably mean that many older people will have to dip into their hard earned savings. My advice now to young people would be 'Don't bother saving your money, enjoy spending it!'
111	I worked so hard to have savings, incase something happens... I live on my own and look after myself, my home and my business...  I need savings as back up...

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 112 | With the reduction being worked out daily. Would anyone who pays for their fuel annually be penalised for the times that the account goes over the £6,000 threshold? eg; annual fuel bill add up to £8,000. bank account holds between £6000 and £8,000 for 3 months. Would 3 months cancel all reductions for 3 months?   |
| 113 | It should be £12,000 limit for a joint claim. Why does single and joint claims only get the same limit?  |
| 114 | Capital is completely irrelevant and should play no part in Council tax whatsoever. You are punishing people for saving, punishing older people who have lump sums as part of their retirement package etc.  |
| 115 | It should be higher to allow some half decent savings for rainy day etc. At least price of a car.  |
| 116 | If we had £6000 in capital, we would not apply for help until it was around £1000.   |
| 117 | This amount should be higher. Significant numbers of people live pay check to pay check. Most people try to have a little savings, but these can be wiped out with unexpected expenses- eg funeral, new car, new wheelchair needed. Now planning for 4,000 pounds pa fuel costs, people are going to use their savings. Raise this to 10,000 as it's outdated and doesn't take in costs of living,   |
| 118 | Those people who have low incomes will always have low incomes and be in poor financial position if they aren't able to even save for a mortgage deposit if savings of 6000 are then been used for expenses.   |
| 119 | I think that the limit of £6000 is a little low- perhaps £8- 10,000 might be more appropriate , given the rise in the cost of living   |
| 120 | I don't believe the capital limit is high enough. I believe there is currently a notional income scheme upto £16000. With up to £6000 savings ignored for CTax purposes. You need to retain this   |
| 121 | I think there should be some kind of taper, similar to how universal credit works. Most of us probably don't have any savings so maybe I'm just being a bit over cautious.   |
| 122 | People still need to run cars and fix things broken in their homes. Surely weekly income is weekly income ??   |
| 123 | For people who are on Universal Credit - ESA - Pips etc etc - I have never thought £6000 limit was enough. I also think if a couple it should be £6000 each per person not per family unit. For those who own their own homes and need to save out of their benefits for repairs or a new car - I have never seen why claimants should use their pips allowance to put a £30,000 plus brand new car on the drive and never owning it [if the person who is disabled dies then the carer will be left with nothing] - when running a second hand car would be more cost effective using pips then to save to replace such car means they have to make sure they do not save their pips beyond say £4000 making sure they stay within the permitted limit. Saving for repairs etc does mean the disabled family are actually going without other things - food, heating, clothing etc etc....and should be thanked for doing so and not begging for other things - like using food banks - going into debt and so forth.. For those who do not smoke go out for meals or drinking no holidays just to save a bit here and there should not be penalised with such a low threshold when trying to help themselves. As it happens today with fuel costs I doubt there will be many able to save no matter how they try anyway. |
| 124 | The thing here is that 6000 is I think too low. That might cover the cost of a replacement wheelchair or something similar. The amount could literally be wiped out by one health or social emergency. Make it 10k   |
| 125 | Universal Credit is 10k why not bring it all in line   |
| 126 | People who have tried to save for their old age will be penalised. This is unfair  |
| 127 | The capital limit should be higher. £6,000 is a very low threshold. £16,000 has been the capital limit in some districts and should be retained across the county.   |

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 128 | If by working all your life and putting funds aside for an emergency you are penalized, what's the point in saving. £6k is hardly enough to have set aside for property maintenance in the future.  |
| 129 | asd   |
| 130 | People are forced to maintain low levels of savings, which promotes financial insecurity and reduces any emergency fund they might be lucky enough to have saved up to help counter cost of living issues such as inflation and fuel increases. The DWP has long done this and it is unfair, especially when it kicks in after bereavements with inheritances. The figure does not take into account inflation or any of the other cost of living difficulties currently being experienced. A cap is necessary but this should be higher than £6,000.                                     |
| 131 | The level is too low and May penalise people who have been able to save through careful money management, perhaps .10,000?  |
| 132 | The £6000 limit is too low. I higher figuure should be used.  |
| 133 | It's too low. £6000 in savings is not much these days. A more realistic figure would be £12,000   |
| 134 | It seems that those who have worked hard and saved throughout their lives will be penalised for doing so. Anyone who has been on benefits all their lives appear to get special dispensation for doing nothing .If I knew then what I know now I would,nt have worked so dammed hard and ended up in such pain and disabled. As a Waspi woman like many others of my age group we have been badly affected by being denied our state pension for an extra 6 years, amounting to over £50,000, how can this be fair ??? I feel that there should be a graduated scheme in place as before. |
| 135 | £6,000 feels to low. If you have savings but are struggling to pay everyday costs (like with overall rise in living cost) or an unexpected outgoing comes along your savings can quickly become depleted.<br>How would it work if your savings dip below £6,000 - would you need to declare when your savings change.<br>How does it also work when people who live together - if collectively they had savings over £12,000 but split it to be under £6,000.<br>Just because someone has savings they shouldn't be automatically disregarded from the scheme                             |
| 136 | People on JSA and ESA are not affected by the savings cap.. This should be extended to also cover people in receipt disability benefits.  |
| 137 | The capital limit is increasingly too low. For example I have a Motability WAV (Wheelchair Adapted Vehicle) for which the advance payment is now generally well above £6,000 for which I have to save toward on a monthly basis over approximately a 5 year cycle. At that point the capital amount would mean that I am not entitled to any Council Tax Support. That is quite a problem for disabled people like me.  |
| 138 | The amount should be increased to £12000.   |
| 139 | with the current cost of living increasing, mortgage and rent increasing and gas and electric increasing any capital will soon go<br><br>also if someone who has worked for a number of years and has been lucky enough to save, suddenly has to claim, its unfair to penalise them<br><br>people will just say they have no savings....  |
| 140 | I believe this to be unfair, my adult disabled son does not have savings but if I as his mum and full time carer have more than this amount in savings, we will both be penalised. I am able to receive Carers Allowance without a savings limit, so how is your proposal fair? Not receiving council tax reduction will push us even further into poverty.   |
| 141 | I disagree if people can afford to save money then they can afford to pay their bills saving is a luxury.   |
| 142 | This capital limit of £6,000 is much too low.   |



**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 143 | Saving is not encouraged with schemes such as these. A higher threshold would suit families. £6000 is 2/3 months living expenses if out of work. It is not alot.   |
| 144 | The limit should be higher at a minimum of £15000. Those in receipt may receive a one off payment at some point eg an inheritance and given some claimants are likely to have long term reasons for not working and be in long term poverty, they will have no other opportunity in their entire lives to do something like for instance go on holiday. I mention this as I am aware of someone in this position.  |
| 145 | Punish those who have managed to save, often previously making sacrifices.   |
| 146 | As previously explained - please see my earlier very detailed response. This is totally unfair and unacceptable. No savings should be taken into account at all.   |
| 147 | This should be raised to cover unexpected emergencies as prices of materials eg home maintenance are rising.   |
| 148 | Some people might have been given them savings for their children's future. £6,000 can disappear quickly with council tax as can be very expensive. They could get a different discount depending on circumstances.  |
| 149 | That's simply not fair; how can a single person afford to pay the full amount when considering the increase in the cost of living as well as the ridiculous proposed energy price increases ?  |
| 150 | Absolutely ridiculous. Most responsible people have saved considerably more than that amount to help them pay there bills, including council tax!, during retirement. Just keep the existing Richmondshire system and stop trying to penalise people with increased council tax  |
| 151 | The £6k limit is too low, and could easily be exceeded by a voluntary severance pay-off.   |
| 152 | It makes saving for emergencies pointless.   |
| 153 | We should be trying to encourage people to save for retirement and a rainy day! This does the opposite.  |
| 154 | This is too low and is not comparable with other means tested benefits such as Pension Credit and Housing Benefit  |
| 155 | THis already happens with council tax at the moment crazy to change the system that has worked for years   |
| 156 | Single people who have saved all their lives will be punished for saving whilst people who have spent all their money without any thought of saving for the future will be rewarded.   |
| 157 | savings are not an indication of demand on the council services, just because someone has scrimped and saved does not mean they cost the council more money. What your suggesting is extorting money from those you feel can afford it.  |
| 158 | £6000 is a very low level of capital. I recently saved to get a new bathroom. It cost £9000 so I would have lost my discount according to this scheme because I saved, rather than go into debt to fund the home improvement. This penalises savers and encourages spending and taking out loans instead of savings. What of people saving for a deposit to get a mortgage? They will lose their discount! If this has to be done, it should be set MUCH higher.   |
| 159 | Ridiculously low threshold and appalling scheme! As I explained earlier I'm currently saving for a new roof which will be over £8k but when I've nearly managed to save that I'll be penalised for having too much in my savings! I've also just had a new boiler that cost over £2k. I've never claimed a benefit in my life and all I'm trying to do is maintain my property, I don't consider a roof or boiler being frivolous, what am I supposed to do, let my property go to rack and ruin?? I just can't win. I 100% oppose this utterly ludicrous and unjust proposal !! |
| 160 | You are excluding pensioners who in the region hold the majority of capital but including single parents   |



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	Capital and means testing of single persons discount is wholly in appropriate when charges are levied at household level
	This is a return to the poll tax
161	As usual savers are penalised. No encouragement to save towards retirement
162	What about those saving for deposits for houses that are increasingly impossible to get? Should this be penalised?
163	Most people work hard and manage to save a little for holidays/new car etc. What savings individuals have should play no part in assessments.
164	Because some people have savings for different reasons my husband is a carer for our child and he saves that money for our sons future , but will be penalised because of doing so .
165	This discriminates against those with savings.
166	MOST DEFINITELY NOT I am totally against this idea. People like me that have scrimped and done without to save for when I am older and a pensioner on a set income so that I can pay my way and not take advantage of the system and claim benefits would lose out big time. Single persons allowance should stay as it is. How can it be right that some people on benefits can have nice cars, nice holidays, go out a lot?!! Yet I have to budget and think about every penny I spend to save for a treat. And you're going to take that away from me. ITS NOT FAIR.
167	How will this be monitored? Savings can take a lifetime to save up on a low income. £6000 isn't that much! Taking away the reduction from people who have worked hard and saved hard will just deter people from doing this. AGAIN, I MAY AS WELL NOT WORK, I certainly would earn more
168	£6000 is not a capital, it is yearly gas and electricity bill. You need to increase the limit or you will push people into bankruptcy
169	Political scam - you will be prosecuted
170	Why save anymore if people will be treated differently. I'd be better off spending everything I have just to save a bit here and there. This promotes the additude of spending frivolously. Why save for a rainy day. Ridiculous idea, Perhaps a larger cap should be implimented, tax those with the most, not those who are sensible. £60,000 rather than £6,000. But then this would attack those who support the Conservative system
171	£6,000 is not a lot of savings, ie saving for own funeral costs and rainy day money. Ridiculously small amount.
172	this is ridiculous - older people have saved all their lives to enable them to live comfortably and it seems they get are getting penalised for this, there are others who have never put any money into our country/systems but will get money etc given to them on a plATE
173	The £6,000 limit is a very large drop from the previous limit.
174	I'm single, I save for my retirement but then will be penalised for living alone.
175	This again is very unrealistic. The £6,000 could be from any means eg sale of a car and being used to purchase another.  Savings are acquired and used in different ways. Penalising individuals for saving money will just result in conflict. How do you propose you view individuals bank account funds?
176	I live on my own. My council tax, which is already a great financial burden, is only discounted 25%. It should be 50%. It's outrageous that it isn't 50%, i use half the services as i'm only one person compared to multiple people living in one property. NOW, you're taking that away! So I have to pay the full 100% ? DISGUSTING.

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177	It doesn't help anyone saving for a deposit to buy a house
178	This should be lower
179	We should encourage people of low incomes to save. £6k is too low a figure. If savings are to be taken into account then this figure should be higher. Some people on low incomes do live in properties that are valuable and incur higher levels of council tax but their available resources are low
180	I do not have a sizeable pension, therefore I am saving. I do not have a partner after they died so I keep a greater amount in saving to deal with this. I think the saving limit is FAR too low.
181	I think £6000 in this current climate is too low
182	Savings should not be taken into account. Doing so will penalise people who are saving in order not to be a burden on society. The proposal does nothing to encourage people to help themselves; instead it may lead to people not bothering to save money because they know it will count against them. Older people who have paid off mortgages and debts and are in a position to save money would be penalised whereas people with mortgages on much bigger properties and with smaller savings would be given an advantage. This penalises people who are sensible with money and do not get into debt.
183	I think people should be able to have savings in the form of an life time/help to buy ISA (to buy a first home or for a pension ) otherwise people are stuck in rented accommodation with no hope of saving for a future home or a pension for the future
184	This will discourage/ penalize people from saving for example their own house or retirement.
185	Eva use £6,000 is not a lot of savings in this time due to increases in fuel increases
186	Those just coming into retirement taking lump sums to support living costs or provide care support or maintenance of property
187	I think you should be allowed a higher amount in savings. The £6000 would be used in no time and thus creating more hardship.
188	You should not be penalised for saving - £6,000 is not a huge amount of money
189	£6000 in savings is ridiculously low. People should be allowed to keep savings for emergencies and unexpected expenses without the fear of being wiped out to poverty levels if just a few things cropped up. The savings threshold should be much higher, £15,000-£20,000 at the very least.
190	People shouldn't be penalised for having savings- the savings shouldn't be used to supplement things like this if otherwise their income is low.
191	600 is little in savings it should be higher. There is no point in having savings if you are penalised on such a small amount
192	£6,000 is low
193	This seems to mean that a person with severe disabilities and savings gets no discount. The cost of severe disability is horrendous. For example, someone with muscular dystrophy may have to pay £20000 or more for a wheelchair or depend on charity. Maybe I have misunderstood. Severe disability should not be means tested
194	Dividing they don't give their money away to allow them to claim I know this does happen
195	How quickly can things be readjusted and how does an individual inform the new council about a change in circumstances? For example I am due to inherit £15k from my late mother but I receive EESA. This would in theory still give me a 100% rebate but if I came off benefits how would the change in circumstances affect me and how quickly?

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 196 | £6k is a significant amount of money and although it is important to recognise people need savings, perhaps it should be less. Most working families don't have this level of savings when they are paying their bills.  |
| 197 | Who dreamed up the totally arbitrary figure of £6000 (the same figure is used by Universal Credit) as being the 'bar' by which to decide if financial aid should be granted or not? On one hand, you are proposing a banded scheme related to income and yet no such banding is being applied to savings - savings, I might add, which have, for the most part, been hard earned through hard work and living within one's means. This arbitrary figure of £6000 is totally unfair against people who have worked hard and managed to save a little over their working lives - and who now find themselves, through no fault of their own (now that the economy is spiraling out of control and who's wages are worth less in real terms because everything has risen in cost to a far greater degree than wage rises, and this is especially the case over these last few months) needing help with living costs such as Council Tax reduction. Set this arbitrary figure to a much much higher figure so that the vast majority of people will not lose any reduction simply because they have managed to save a small amount of money over their working lives. |
| 198 | Clarity should be given - is it £6000 per adult which would make it fairer   |
| 199 | In this day and age £6k is hardly classed as a large amount. For the older generation it is probably their funeral fund. Maybe an upper age band allowing a bit more in savings is appropriate.  |
| 200 | It should be the same as the amount people can have before benefits are reduced £16,000?   |
| 201 | Some people save hard all there lives they should be able to keep savings  |
| 202 | It should be £16,000 in the same way as for Universal Credit entitlement where £6,000 is disregarded but £16,000 is the maximum allowed. People need to have rainy day money or they may become more reliant on help from the Council & benefits sooner.   |
| 203 | People work hard and save for large expenditure - ie deposit on house-buying or buying a much needed car. They should not be penalised for saving.   |
| 204 | No, people should be allowed to dave eg gor a mortgage, wedding, holiday   |
| 205 | The limit should be in lines with the current benefit limits   |
| 206 | Disincentive to saving. Bad idea. It is too low  |
| 207 | Feel the threshold a little low, especially with fuel costs etc. so high, I'm using mine to pay bills.   |
| 208 | Perhaps increase the £6k anually in line with inflation. I am aware some people save slightly under this amount to pay for their funerals (due to previous pension plans going under). The cost of a pension is rising so an increase with inflation helps those. Otherwise council resourses may have to 'top up' a funeral via the 'public hesalth funeral' payments etc. Plus it gives an incentive to save.  |
| 209 | I think this limit should be in line with the savings allowed before universal credit can be paid which I believe is £16,000. This would be simpler for people to understand, £6,000 seems arbitrary.  |
| 210 | I think it depends what type of savings, capital some are not accessible in a short time situation. So no I. Don't think savings should be factored  |
| 211 | Plan for the future and get it taken off you.  |
| 212 | I believe you should allow people to save towards owning a home or if they need to replace their car, therefore I believe the savings allowance should be higher or tailored so that people can prove they are saving for certain necessary things   |
| 213 | £6k seems very low when other benefits have a much higher capital threshold  |
| 214 | As some may have that capital as they are saving for a mortgage and paying the additional sum for council tax won't help them  |

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

215	I strongly disagree with this proposal which takes no account over the over 50's trying to save for retirement. We will all end up dependent on the state at this rate!
216	I do think if you are a homeowner that you have to have a bit of money put aside for maintenance so I feel homeowners are penalised by the £6000 limit, if you save up for a new boiler etc it could take you over the limit. This is not an issue for people who rent.
217	Universal Credit has a capital limit of £16,000. If this scheme aims to coordinate with UC, then surely the capital limit should be the same.
218	Discourages saving - an alternative suggestion would be a tapered reduction in support per £500 of savings above £6 or 7000 as per Universal Credit.
219	£6000 seems a very low amount. £10000 seems more appropriate to me.
220	Personally I think the limit should be £10,000. £6,000 of savings could easily be quickly wiped out.
221	Should be £10k at least. With the cost of living crisis and energy bills forecast to be in the region of £5k, having only up to £6k in savings will give people no safety net.
222	The limit should be 1000. Why should people be given a discount on council tax when they have thousands of pounds in the bank and could afford to pay their way. Just the same as people who earn more get no discount. If you have the money you need to pay.
223	see comment at initial question
224	The sum of £6000 is too low and should be raised to at least £10000
225	£6,000 seems too low a limit - would like to see the limit increased.
226	When I was a single working person, running a house, car etc I qualified for the 25% reduction in council tax. I didn't live the high life. Without it, I would've struggled. I was grateful for the help.  £6000 in savings isn't a lot of money and with the energy crisis, cost of living crisis and extortionate rents, savings are going to be swallowed up.
227	How on earth will this be managed? People can just not disclose savings!
228	Discriminates against the thrifty & careful
229	For an immediate cut off from help with Council Tax this amount seems low for current circumstances. If someone had been saving to replace a household boiler for example they could easily have this amount and would need to spend it on living expenses instead. £10,000 would seem a more reasonable sum.
230	I think the limit on capital is a little low maybe a consideration of 10,000 but be better
231	It is a difficult position to be in if you have no or very low income but some savings. You qualify for few benefits and face spending your capital very quickly. Sometimes this means you will be unable to pay your mortgage after a short period and lose your house. At this point you become a bigger burden on the state as you need accommodation! It makes more sense to disregard capital and preserve your ability to pay for your own housing for as long as possible.
232	Make the threshold higher. £6000 won't even pay the heating bill for a year.
233	I don't think the figure of savings is high enough due to cost of living.
234	If capital is taken into account it should be treated as income, with the capital sum adjudged to provide income at whatever the Bank of England's base rate is, on a daily basis.
235	Savings shouldn't be taken into account why should people have to use there savings for everything
236	Guess by the following year I might qualify as I'll have no savings left!

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237	The cap should (a) exclude equity in a house owned by an applicant and (b) in any event should be higher (and take into account any savings of a dependant) - suggest £12,000 per household (indexed).
238	Who on benefits has savings?
239	This threshold will have an impact on recently retired low income pensioners. I think it is unrealistically low and should be in line with the thresholds used for access to social services support across North Yorkshire / statutory guidance.
240	Threshold far too low- better to follow general government guidelines of £23,000.00 assets
241	If someone inherits some money from a late relative then you bypenalise them by taking their money away which could be a life saver for that poirer family. As children grow older, the cost of raising them increases. It will be offputting for lower income families to encourage their children to go to I nils to aspire to have better careers etc.
242	£6000 isn't much as savings these days, it's just enough to help someone on a low income get through a few months when their pay is even lower. If you want to encourage people to be wise with their money then by saying £6000 is enough in these times of inflation and high heating bills, you're just encourage people to spend rather than have a basic fund to help them get through harder months. £6000 is not enough for this. I keep every spare penny despite my low income because as a self employed single parent, I know that one month might be good, but the next might need me to go into those savings to feed my children. Why should people be penalised for trying to get out of their situation? When I had my stroke, I used up what I'd saved, and now I'm saving again slowly in case it happens again.
243	Trying to save for a house deposit! I don't want to be penalised!
244	I believe a cap should be in place; however, I feel £6000 is ridiculously low.
245	Again needs to align with UC and other benefits as people may get help with some things but be denied help with council tax and could be worse off.
246	I think the capital should be raised to around £10,000
247	Keeping the poor poor. They'll spend more on things they don't need so that they don't save, never get on the housing market, profiting landlords.
248	again disadvantages single people from saving and trying to get onto the property ladder
249	It is unclear how this capital limit will be identified or calculated. Will property ownership be considered capital despite having a low income. The people involved may have payed off the mortgage but now find themselves with a very low income, eg pensioners. Does ownership of a car or two class as capital?
250	£6k is too low. People could be saving for essential specific items like a roof repair or to cover increasing household bills like gas/electric, increasing food bills to name but a few
251	Anyone who has savings and is on benefits, shouldn't be in receipt of benefits. Benefits should be seen and used, for times of hardship, not for those with or accruing savings.
252	The limit is far too low. People who save towards specific purposes, and e.g., house extension or house maintenance, car purchases, university funds for their children etc, and should not be punished in this way.
253	None of the Councils business what my income or what my capital is
254	The £6000 limit is low, for older people who have their own homes, would this mean that they would need to sell? And then wait until all the equity would go bar £6000? Barbaric.
255	A capital limit is not a problem but you haven't mentioned when/how this limit would be reviewed. The value will be reduced by inflation and should be reset regularly.

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256	If they have capital of £6000 then they shouldn't need reduction as they obviously have enough income to be able to save money
257	£6,000 is a small amount of savings- only the equivalent of a few years reduction.. why should people who have taken responsibility for themselves to have emergency savings be penalised?!
258	For some savers it is not possible to access capital e.g. help to buy or LISA accounts do not allow multiple accesses per year, there should be some consideration of the type of capital e.g if young people have been working hard and are saving to buy a house and fall on hard times is it fair to penalise them further?
259	I think some more clarification as to what is regarded as capital would be pertinent.
260	£6000 is too low to cut off entitlement to the reduction. Penalising claimants who try to save. Should be a capital limit but at a higher level than this.
261	What is wrong with the £14,000 limit applied for social care. £6,000 is not sufficient savings back up for the high costs of building repairs, car repairs & replacement.
262	Savings are as the result of probity or family inheritance, and in most cases are there as a direct result of the savers efforts. I'm tired of being expected to support the 'poor' with their mobiles, cigarettes, beer and Sky television. They have come to expect the state to support them as a right. Everything we have we got through our own efforts, virtually nothing from the state.
263	Still cannot see how council will know about every persons savings including that hidden under the bed!
264	Should not have to use essential savings used for disability aids, other essential emergency work to pay council tax
265	I feel £6K is too low: £10K?
266	6000 is very low and means that anyone made redundant is likely not to receive support even though their income is very low. Furthermore people who have managed to save a little towards retirement should not be penalised by being unable to access support I.
267	I think you are penalising people who are trying to future-proof themselves. This should be a high limit. When a crisis hits £6,000 doesn't go far. People should be encouraged to save, it could be a back up to old age pension, not penalised for it.
268	Amount is too low. This should be same level of savings allowed for access to other benefits
269	I think the £ 6000 is too low.
270	£6k is a relatively low figure and whilst difficult to build up, isn't worth what it was due to the super inflation and the duration that 6k has been the 'go to' figure for support measures. £10k would be a more appropriate figure.
271	So if you work and save all your life, you have to spend your life savings! That is just not right, we may as well buy two posh cars and claim benefit
272	6000 is relatively low figure
273	10000 would be better
274	Sometimes a new car is necessary and they can cost more than £6k, therefore savings of more than this will negatively impact on people who are doing their level best to survive AND save for an important car that may cost more than £6k.
275	I agree in principle but feel the cap is far too low. Something of the order of £10000 would be more appropriate. However I am skeptical with the claim that this is easy to put in place as it too easy to hide capital.
276	You're penalising those that have managed to save, or have received money from a parent who has died, it also penalises those that have savings so that their children don't have to pay for funeral arrangements etc



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277	How will this work ? What proofs will you require ?
278	Wish I had any savings but for people who do this would be fair
279	Capital accrued should not be raided to pay for services. The scheme is based on banded income.
280	I think the capital limit might be too low in the current climate and that something more like £7.5k would be sensible.
281	It penalises applicants who have saved for the future. There are all sorts of reasons they may not be able to touch that money.
282	It is a crude mechanism and should reflect the provisions for other benefits where a notional income from savings is assumed. People who have savings marginally above £6000 will almost certainly be in need of council tax support within a very short period in any case
283	Many people spend and do not save ,just look at TV interviews and the possessions behind the scene.
284	Some people who work hard have to save to have work done on a property or a car to get to work, or even just towards retirement. £6000 is not alot for people to have saved over a few years, why again penalize them!
285	Pensioners who have savings which are designed to pay for their funeral, so that their relatives don't have to worry about it, could be penalised by this policy.
286	So if you're saving because you need to change your car, have home improvements etc, you're penalised. It took me almost 10 years to save for a £6k car to travel to work in!! I'm single, but have a house with a mortgage, I have to save for years. So take the single person's allowance off and because I'm saving for an updated bathroom (I have almost 6k saved) you penalise me for it. So I'd never be able to save for anything. House will go to rack and ruin! I totally get why people don't work if this is the criteria, what's the point! Perhaps if the threshold for savings was increased to a much higher amount then it would be easier to bear, but 6k is far too low. If you were saving for a bigger car or say, a kitchen - you'd never get it because you'd be penalised, and its a double blow after living frugally for years in order to save. People's savings really shouldn't be taken into account at all. Unbelievable that you'd be penalised because youve saved like mad and gone without to make it easier later on in life! May as well spend now and have a nicer life and then claim benefits when you retire! 6k is absolutely ridiculous!
287	I believe that people seeking Universal Credit support can have savings of up to £16000 and I think that would be a more reasonable figure to allow claimants for Council tax reduction. In the current climate, £6000 of savings could disappear in no time. NOTE: this does not affect me as I am a pensioner with a decent pension.
288	The council seems to be turning into the Dept of Work and Pensions
289	This amount could be higher. Someone who is only on a small wage but has managed to save about £7000 would have no reduction in their rates.
290	For reasons stated previously, as this is very unfair for single people.
291	Again you penalise people who have saved their money
292	£6000 is not a lot of money if a person is to lose there job it's recommended to have 3-6months of expenses saved up for emergencies for many this would be well in the excess of £6000 based on the current cost of living. To penalise savers is only going to mean you will need to support more people when losing there jobs as they won't have the savings to cover their rent or mortgage further adding to the housing crisis. I don't see this as a good cost saving! Also how will you police this are you going to do background checks on every person that requests a discount sounds like additional work e.g. more staffing and public sector salaries are not competitive so another issue for you there hiring people to police it!
293	The figure of £6,000 seems to me to be very low, although i recognise that many applicants wil not have that much savings, I think a higher figure would be better, say



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	£10,000. Also a sliding scale of reduction of say £1 for every £100 of savings over a certain figure would be appropriate. So somebody with savings of less than £10,000 would get the full reduction. and then a reduction of £1 per £100 over that. So if they were entitled to a reduction in council tax but had savings of £15,000, they would get a reduction in their reduction of council tax of £50.
294	This is very low for savings limit in present inflationary circumstances it should be set much higher as not everyone has a private pension to rely and saving from income to look to the future should not be punished.
295	I don't think savings should be taken into account at all. Some people save money and do without holidays etc to save for specific things e.g. child's university fees or a deposit on a car or mortgage. Other people spend all their money and don't work or claim benefits because it is easier than them getting a job and working and so don't save any money at all. Penalising someone for trying to save money for their future or that of their child's future is wrong. Perhaps encouraging people on low incomes or on income support/ jobseekers allowance and other benefits to actually get jobs and be more self-sufficient would be better than giving them handouts that does not encourage them to better their own circumstances. I do acknowledge that not everyone is in this situation though and some people cannot work and do need benefits.
296	Have been saving for home improvements, why be penalised have worked and earned my money.
297	We have more capital than £6000 - we will not benefit from the scheme in anyway.
298	in the current climate of high energy bills, inflation and uncertainty as well as rising rents no one should be discouraged from saving and £6000 is too low. I think £10000 is more appropriate
299	Why should they not use savings- the rest of us do
300	£6k in this day in age is both difficult to save and also not enough to do anything life-changing with such as a deposit for a home. There is a huge home ownership problem in this country and many of us are hemorrhaging money paying rent. Penalising savings in order to pay council tax will further hold these renters back in a catch-22 system. In the long-term renters could buy a larger property which would mean more council tax anyway which would benefit the council. People need to be able to save. I think the cap should be no lower than £10k.
301	You have not specified what constitutes "capital". I cannot agree to something you have not explained.
302	So a couple/single person have saved for many years so that they have some money for a house for example. Because of illness or other reasons their income has fallen and they would qualify for council tax reduction. To strip them of this benefit at such a time causing them to draw upon savings is morally wrong and not encouraging people to save and do the best for their families. The £6000 limit is too low and needs to be higher.
303	Is the savings level the same for all benefits? If it is, I agree although I think it should be higher, say £10,000. £6,000 can be wiped out pretty quickly when an emergency cost arises.
304	6000 is a very small amount of capital and does not help people who are not on benefits and have to live off their savings
305	I think this is penalizing savers who may be trying to be save for a deposit/ rent/ safety net.
306	The limit is too low. It unfairly penalises those who have been prudent and saved 'for a rainy day'. A limit of £25,000 in savings would be more appropriate.
307	Penalised for saving and not wasting your earnings .why shouldn't you have savings and still be entitled to help again everything aimed at people not working or on universal credit
308	If a person has worked hard and saved why should they be penalised

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 309 | The proposed limit is too low. It should be equal to the figure used for calculating claims for additional National Benefits ie approx 23,000.  |
| 310 | This penalises those who have put savings aside to make their later years more comfortable and rewards those with a "spend now and ignore the future" attitude.   |
| 311 | I believe £6000 is the limit for all benefits already.<br>I'm confused, you're saying anyone with more than £6000 in the bank gets no reduction. Earlier you said a working person in a couple will get £50 a week reduced. A working single person get £25 a week reduced.<br>Are working people getting the carrot or the stick here? You didn't say working people with less than £6000 capital  |
| 312 | Agree in principle, but how is this going to be administered? It is easy to put in place, but how can you possibly check a household's capital accurately? It seems very easy to abuse this system.   |
| 313 | The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.<br>A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.<br>It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive.<br>The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff.<br>Therefore, the new tax is undemocratic. |
| 314 | Those of us with some capital will quickly use it up in the current cost of living crisis. How often will the capital level be re-assessed? If I have £7000 in January but have only £5000 by April can I have my council tax re-assessed?<br><br>The limit is far too low.<br><br>You are punishing people who have worked hard to save some money for their uncertain future.<br><br>Savings must not be part of the assessment   |
| 315 | I've had to sell my house to move into my mums home to care for her. The profit from my house is now classed as savings so this will disadvantage me. I have also had to give up my job to care for her. Because I have these savings I'm not entitled to carers allowance so have no income. These savings were supposed to be to buy me a new home to live in when my mum passes. Instead I'm having to use them for an income. As a carer for my mum saving the Borough thousands in care home fees I'm penalised by this and when my mum passes I will be left homeless as my savings will be gone.   |
| 316 | A £6,000 in capital threshold is much too low. Low income people and families will never be able to improve their quality of life and life chances if they are not given the opportunity to save. The threshold should be closer to the cost of a deposit for owning a home in the local area.  |
| 317 | Need to up that figure in a modern world £6k in savings is not a lot  |
| 318 | This is just bollocks now, the council is unfit for purpose   |
| 319 | Agree as long as capital is the same as used in uc. Owning a house is not closed as capital in UC ensuring low income families who are homeowners are still eligible.   |
| 320 | The capital limit should be kept at £16,000 in line with existing benefits such as Housing Benefit or Universal Credit  |
| 321 | Six thousand is too low in today's climate<br>Ten thousand is more realistic  |

**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 322 | The capital limit should be the same as for pensioners at £16,000. (It may be discriminatory for it to be different.) People living on low incomes can be pushed in to severe poverty by unexpected events. The capital cushion needs to be adequate to prevent that.  |
| 323 | Some current districts appear to have higher thresholds for savings for pensioners. Would these be lost under the new scheme?  |
| 324 | Discriminates against savers, disabled who need more to survive temporary employment, householders who have to cover maintenance themselves. Encourages dependency on Local Authority and Benefits. Current taper system not fair by it works, no passported benefit savings over £6000 should qualify if introduced as unfair, discriminatory, disaphobic and encourages disposal of capital to claim benefits which is a criminal offence (all benefits).  |
| 325 | Discriminates against savers, disabled who need more to survive temporary employment, households who have to cover maintenance themselves. Encourages dependency on Local Authority and Benefits. Current taper system not fair by it works, no passported benefits savings over £6000 should qualify if introduced as unfair, discriminatory, disaphobic and encourages disposal of capital to claim benefits which is a criminal offence (all benefits).   |
| 326 | If I have £6000 capital and I give away £1 would I then be eligible? There should be a gradual reduction, not an either/or   |
| 327 | <p>The following capital levels are provided under the umbrella of alternative benefits / elements of support: Community Care provision (£14,250) / Pension Credit possible reduced amount if savings more than £10,000 / DWP sets maximum limits of £16,000 in capital for eligibility for Universal Credit / Income Based JSA / Income Related ESA / Income support / Housing Benefit (if under State Pension Age).</p> <p>Given the current commonly experienced financial hardships, £16,000 is a nominal amount of capital. £6,000 capital maximum is far too low. Current capital limit regarding CT reduction is £16,000. Parish Council considers the drop to £6,000 is unacceptable given that it could exclude a significant number of otherwise eligible people and holds the strong opinion that it should be maintained at the current £16,000 level. With respect to the £16,000 limit, perhaps this could be increased in line with inflation rather than reduced to £6,000 which really is pitiful, given the level of inflation and the cost of energy. When did the £16,000 limit become effective - and what has been the inflation rate since that effective date?</p> |
| 328 | <p>This capital level is very low and could discourage financial astuteness. For example, a resident living in a rural area is likely to need to save in case they have to replace their car, this capital limit leaves them with very little remaining savings once the purchase is made and risks a marked increase in Council Tax liability if they go over the limit, causing anxiety and distress. (Median price of used car in 2021 was £12k). With costs increasing a higher capital limit is likely to have minimal financial impact for NYC whilst making saving more acceptable for North Yorkshire residents.</p> <p>This policy also adds a further difference in treatment between legacy benefit claimants and Universal Credit claimants where Universal Credit claimants are left in a less advantageous position despite being in the same circumstances. For example, a legacy benefit claimant with £10,000 savings and no other income will qualify for full help whereas a Universal Credit claimant with the same level of capital and comparable income will receive no help.</p>   |
| 329 | This is a relatively small capital limit which can easily change when someone needs equipment etc a higher limit needs to be applied unless you can also amend this on daily basis!  |
| 330 | I wonder if some discretion could be given for care leavers and people in similar positions who may have a received compensation whose savings maybe over this limit. On a case by case basis taking into account that care leaver's situation it maybe supportive given their care experience to enable a n exemption from paying the council tax to enable support whilst they move into adulthood.  |




**23. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

331	Unrealistic figure most people have savings to pay for funeral expenses etc Interest income on £6k would be £6 in a current account p.a. Figure should be £60k at least
332	Why should savers be penalised
333	Governments rely on these savings as they pay tax so why not give credit where it is due ,
334	How will you find this out and be able to evidence this? Data mining? Ethics?
335	£6000 isn't very much - cost of a funeral. All means tested benefits have a £16000 upper limit as a minimum (other than pension credit which doesn't have an upper limit). I am not sure if you are suggesting that someone on ESA ir or JSA IR or income support with over £6000 gets the full amount of council tax relief, or if that would not then passport them , and they would pay full council tax? Based on your earlier statement - copied below: Where any applicant or their partner get Income Support, Income-Based Jobseeker's Allowance or Income-Related Employment and Support Allowance, a Band 1 discount will be given. If not then again UC clients would be treated in a less favourable manner than any of the benefits limited? If it is the cases that people with over £6000, but under £16000 will have the rate of Income support/ESAS ir/JSA ir reduced, but not ended - so you would need to start checking the capital for every case - which is not currently needed for passporting HB from these cases.
336	why should someone with some savings be penalised? very unfair
337	Why should it matter what an individual has in savings? If they have an entitlement, it should be given. Why should people have to lose their savings to pay?
338	This provides a hard cliff edge at saving of 6,000 rather than a tapered support. This could hit low income families very hard. How often will it be assessed? Will people have to re apply?
339	Savings can be for specific purposes such as wedding costs, essential household repairs/replacement, funeral costs etc. Any savings can be short term. Deductions should be based purely on income and nothing else.
340	Disincentive for people to save
341	Everyone should have redu ed council tax
342	Higher than £6000 would be better. Anyone can be made redundant at any time. I would say benefit is there to help people out on a temporary basis, no matter how much you have worked or how successful you have been at saving up. Its a shame that people have to loose all there savings, their safety net, before they can claim benefit. Seems an odd concept. Maybe try a 6 months grace period where any capital over £20,000 is ignored for the first 6 months. After 6 months it will drop to £10,000 limit, and after 12 months it will drop to £6000 limit. As I say, benefit is there to help everyone, especially those who have suffered a temporary setback. Hopefully this 6 month grace period will give people a chance to find new employment and they are protected by benefit to protect their savings that they have worked so hard to build.
343	This suggestion will lead to unfairness between Legacy benefit claimants and others  Citizens Advice North Yorkshire Proposes the capital limit should be a standard amount of £16000 in line with all legacy benefits.

	answered	343
	skipped	1752

## 14. Part 12 - Providing an Exceptional Hardship Scheme

## 24. Do you agree with this proposal?

Answer Choices			Response Percent	Response Total
1	Yes		78.13%	779
2	No		10.63%	106
3	Don't know		11.23%	112
			answered	997
			skipped	1098

## 25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	126
1	If the person can be seen to be actively helping themselves.			
2	Range of qualifications proposed for council tax reduction scheme should cover vast majority of those who need support.			
3	There's no guidelines as to what the council constitutes as hardship.			
4	If the council tax payment is reduced then this should be reflected in the new scheme			
5	It doesn't want to go on indefinitely. Do it for a period of 6 months only.			
6	more costly to operate and the tax payers will bear the brunt ultimately			
7	Wasting my time answering			
8	I would suggest you call it a discretionary scheme rather than exceptional hardship as it removes some of the stigma			
9	The proposed scheme is already fair and generous. There is therefore no logical sense for an Exceptional Hardship Scheme. This would be a waste of Council Tax resources.			
10	This should be more favourable for those in work or who receive support for adult social care.			
11	What are the qualifying criteria for this Exceptional Hardship Scheme?			
12	I would agree if the proposal included a better discount for single households			
13	If you have created your proposals correctly you shouldn't need an Exceptional Hardship Scheme that could be handed out to staff mates.			
14	Too much emphasis towards non workers , encourage people to work			
15	Please see my earlier response to a graduated scheme -? would there be an appeal process if a citizen were turned down -and what specific criteria would be used to determine hardship if such a scheme were to be introduced -this needs to be stated now before it's introduction.			
16	People will have one help of a job getting any help at all unless they are old and or very sick			
17	What is the point in changing the scheme if those who no longer qualify will still receive assistance that, technically, they are no longer entitled to?			

**25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

18	It depends on how this is assessed.
19	it would need to be clear what made a person eligible for the exceptional hardship scheme and if this is a short term or long term hardship
20	It must be guaranteed that no-one is worse off under the new system than they are now if their circumstances don't change. This would be simple for the council to check and to guarantee
21	I am not sure who has done the background on these proposals, I suggest going out and talking to people's situations. The current council tax system, with a couple tweeks, would benefit the county.
22	What counts as Exceptional Hardship?
23	This must be have a very stringent criteria applied. People will 'work the system' if they know the ropes of how to make it work for them.
24	The proposal just describes the concept but gives no details so it is difficult to support given the lack of information
25	Whilst the principle is a good one it needs consideration on time limits to prevent an overcomplex legacy system being created.
26	What will be the criteria for 'exceptional hardship'? is it limited to those who currently receive more help, but who would be adversely affected by the proposed change?
27	I think the scheme should be designed to cover the circumstances that can reasonably be anticipated without making exceptions. Perhaps it is not the role of the council to accommodate every financial hardship.
28	Providing that the scheme is worked and managed strictly and fairly, then for the households that are struggling the most, ie households that have child poverty, then I think they should qualify, but I do feel that it should be rigorously tested for qualification .
29	People on benefits have more disposable income than single people who work full time. They're the people you should help not those sitting doing nothing getting money from benefits!
30	It is always good to have a safety net
31	I don't feel I can rely on the council to allocate a hardship fund appropriately. If the previous proposals go ahead it's difficult to envisage the fund being needed for most who qualify for reductions.
32	You have to make sure people know that help is available
33	When I was made redundant with very little redundancy pay, I had to live off £72.40 a week, and pay my bills, live off that and set up my business, and prove I was setting up my business to get that money..., there was no hardship fund when I needed it...
34	Seems this will add an administrative burden and could also be a subjective assessment depending on who is doing the assessment, leading to an inconsistent approach. Need to avoid this.
35	How much will this cost ? Can't see the need for this as you are providing enough support anyway.
36	I realise by now whoever reads my comments, there will be rolling of eyes, choice phrases used, but years in HM Forces and years dealing with Governments of different stripes has shown me and taught me that NO ONE other than family and your brother's & sister's in Arms, are the ONLY people you can trust!
37	I don't think the Council will be able to identify people fast enough to apply the funding, surely if people are getting 100% reduction they must qualify automatically for extra help why Bother with a fund it is just a jobsworth position?

**25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 38 | Do the council still intend to offer hardship payments to people in my situation? As "to mitigate" the unfair burden placed on disabled universal credit claimants? I would appreciate confirmation of this fact please.   |
| 39 | Surely would be simpler to give those who would qualify for your hardship fund the 100%reduction in the first place. Or are you relying on saving money by don't of the fact that some people who WOULD qualify, may not apply due to their circumstances.   |
| 40 | But it should not be like discretionary housing awards which only last a few months.   |
| 41 | Whilst one cannot disagree with an Exceptional Hardship Scheme, this should not be used to top up losers from the introduction of the new Council Tax Reduction Scheme. It inevitably will be oversubscribed and will make life even more precarious for those whose new Council Tax Reduction banding excludes them from full Council Tax Reduction benefit.  |
| 42 | No indication of if there is a ceiling on this support. I presume it's being funded by someone like myself who doesn't benefit in anyway from the proposals, and will probably see a significant rise in their council tax bill.   |
| 43 | If applicants get less than the maximum level of reduction then they therefore have levels of income coming in depending on which level of reduction (if any) they get. Higher income = less council tax reduction. Lower income = more council tax reduction. Creating an Exceptional Hardship Scheme would be contradicting the Council Tax Support Scheme. People will apply because they can't manage their money and then where will it end. The Scheme should apply to everyone or no one. |
| 44 | zxc  |
| 45 | Not enough detail given in this plan.  |
| 46 | Yet another application form to fill in and if we are not awarded additional help, another appeal process to complete. As a carer, I have enough applications and paperwork to complete without you adding to my workload, I do not want additional stress caused by your proposals. Life is difficult enough already.   |
| 47 | For reasons previously stated.   |
| 48 | Expensive to administer - contribute to food banks etc so you know how the money will be spent. The money someone via the exceptional hardship scheme is often spent on cigarettes, alcohol etc  |
| 49 | Council tax is too high as it is. The focus needs to be on making people more dependent on their own extended families and not a tax burden on others. The focus should not be on some taxpayers paying more to subsidise other tax payers. Council tax should be based upon number of people in a household. The only fair way.   |
| 50 | Scheme already feels generous s d protects the most vulnerable.  |
| 51 | No need. Leave it as it is and don't make peoples lives worse in the first place   |
| 52 | There is already a scheme for this that ryedale do<br>While we are on the subject of ryedale , i did not agree to been swapped to north yorkshire , losing our identity from ryedale   |
| 53 | People need to work and change their attitude...oh I can get away with it seems to be the norm sadly. ☐  |
| 54 | More info/thought needed   |
| 55 | There is no detail, it sounds like a promise that cannot be controlled.  |
| 56 | Political scam - you will be prosecuted  |
| 57 | This does not accurately depict those who would receive such a reduction.<br>If this is those who received job seekers? Disability? Carers? Parents? Elderly? Those with under £6,000 savings?   |
| 58 | Why make the scheme more costly when the Council is always looking for savings?  |



**25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

59	Unclear if a loan and payment returns not detailed
60	Does this mean no-one will be worse off?
61	I agree with supporting people affected by the changes but why make the changes to cause hardship and then introduce hardship support
62	The scheme will be more expensive
63	But you must be aware of the situation- no fraud
64	More information is need on how the scheme will be run, how will 'people who need it most' be identified?
65	This scheme should be time limited, eg 24 months, in order to iron out the transition from the current authorities.
66	What is the definition for hardship
67	The new scheme rules should be applied with complete parity across all applicants.
68	You have not provided any information on what you consider to be exceptional hardship (and example costings etc) and so I am unable to make an informed decision to this question. There is however one thing I would say at this point - it is my opinion that there are far too many people in the Harrogate area who are receiving massive handouts of tax-payers money because they have chosen lives of drunkenness and drugs etc and who have no intention of ever trying to work and contribute to society and the local economy - and it is my considered opinion that these people's lives need to be challenged more vigorously than at present and some sort of 'scheme' by which to properly assess if these people should be receiving the levels of tax-payers money that they are at present. This, in and of itself, could bring about a massive reduction of 'costs' and, to my mind, would be a much more appropriate way of 'rewarding' instead of penalising the working person.
69	Yes but as long as it doesn't put up for other people
70	Trying to get anything out of the hardship scheme is like trying ti get blood out of a stone
71	I don't agree with the hardship fund, I think it will be abused.
72	Not sure without additional details about how this scheme will work. Is it just council tax related or does it include the cost-of-living crisis fund? (I agree with that.) Would the support be long or short term, a single payment or percentage reduction - how would it dovetail with other forms of support?
73	Requires clear criteria to be effective.
74	Expensive & a catchall
75	Who will qualify? How will the money be accessed. If it's first come first served that's an awful system. It needs to be based on household income.
76	This should be a transient relief, for the first year of the scheme only
77	Define "people who need it the most?" Many workers/home owners are worse off than those on UC as they receive no support. Levels of income need raising significantly to manage a fairer system of support to include those earning just over the threshold - instead you're asking those very people to pay more to help those already in receipt of additional support. Anyone earning under 25k simply can't afford to continue doing so.
78	The principle is likely fine, but there is no detail as to the criteria which would enable qualification for assistance under such a scheme. Therefore it is not possible to comment on the proposal. Again the "negatives" fail to take into account the cost to other Council tax payers and whether they are being treated equitably.
79	Who are the people in need of this assistance?

**25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

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| 80 | My current council awards 100% discount. I'm worried I will now be charged in 2023 to cover the deficit and I won't be able to afford it. Child benefit and child tax credits for one child will stop this month so I'll already be struggling financially as a single parent. I'm worried I won't be able to keep a roof over my children's heads.  |
| 81 | There does not appear to be a cut off and will carry on for the rest of their lives.   |
| 82 | Great, another form I'll need to fill after having my stroke destroy the language part of brain. If someone is on working and child tax credits, your already having to do forms that show your income. These should be counted without having to do extra forms.  |
| 83 | There are deeper problems as to why people are in hardships that shouldn't have to be solved by council tax of all things.<br><br>They gain discounts whilst their poor financial positions are weighed on the rest of us. Council tax is not a cure-all.  |
| 84 | Again, the burden of this is being placed on Council Tax Payers who are also struggling with the increased costs, especially those who just fall into Band 5. There is no consideration that they are being pushed into relative poverty and may need access to such a scheme!   |
| 85 | not enough information to give an informed response. If calculated on a daily basis it seems very process heavy and no detailed information on what would qualify for someone losing their existing council tax reduction to be able to apply under the exceptional hardship scheme. There will be demand for financial assistance especially once the single occupancy reduction has gone   |
| 86 | How much help should they get if they are getting a reduction then that should be it   |
| 87 | Need more information.   |
| 88 | This would be another financial burden on those who do not qualify for reductions.   |
| 89 | See all previous answers.  |
| 90 | One thing I am not sure about is the people who cheat the system does this proposal not open this up   |
| 91 | There should be a time limit on how long the award is given.   |
| 92 | If people do not qualify for reduction then why change the goalposts. They either qualify or they do not. Stick to your own rules and regulations.   |
| 93 | Again, if your on benefits you dont need it  |
| 94 | The scheme should be properly designed to avoid the need for this.   |
| 95 | Complicated and difficult to understand. Advisers will make a lot of money out of this.  |
| 96 | Whilst in principle, I would support an exceptional hardship scheme, the definitions are not clear and would need to be consistent and fair. For those that lose out as a result of the transition to a single council and single system, then the additional payments should not be open ended and phased out over a 2-3 year period otherwise the long term effect is that people on the same incomes and with the same circumstances perpetually have different outcomes which isn't a sustainable or equitable position.   |
| 97 | Not sure as I don't understand what all benefits are for.<br><br>I'd like to say that I fully support reductions for people who are in dire need - but there are too many not working when they're able to, or working reduced hours so it doesn't affect their benefits! 100% I know this happens.<br><br>I certainly don't agree with the 6k savings either - people could just move their savings to a family member who it wouldn't impact on if they were going to get penalised for having it in their bank account. What if you've saved the money like I have for my bathroom, have had a quote, but the fitter doesn't have a free slot just yet? You may have the 6k in your account but it's spoken for. No one should be penalised for saving money. |

**25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

98	The council cannot afford this at the expense of other council tax payers
99	It is always the same. If you are just managing to pay your bills, someone comes along and wants more money from you and then you become the one who needs help, not right.
100	What is "exceptional" and who decides? We all think we are exceptional
101	If it is introduced it should be time limited.
102	I agree with this in principle however you have not set out what the criteria would be for this and who it is aimed at exactly, therefore it is difficult to know if it would be of benefit or useful.
103	Cost
104	You have contradicted yourself here. You have stated, "The scheme provides support if the applicant's Council Tax Reduction is reduced due to the move to the new Council's scheme". Why would an applicant's reduction reduce due to the move to the new scheme? The fact that you are setting up a hardship scheme to offset such an occurrence is evidence that you intend to use this new scheme to achieve precisely that!
105	How will this work? How do you decide who needs support and who doesn't? Why don't you avoid this in the first place by decreasing the amount in each income band ? If you are creating this hardship in the first place with your changes make sure it doesn't happen!!!!
106	The scheme is the scheme and should be applied without exceptions.
107	If youre going to have to give them money, just reduce their council tax.  What do you consider to be exceptional hardship? Surely exceptional hardship would get 100% reduction.
108	Impossible to answer this properly as it's not clear how you assess whether a case is exceptional. A fair scheme should be applied consistently across all residents.
109	The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council. A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax. It isnt clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic.
110	There should be absolutely no need for this as the other parts of support will prevent anyone reaching this point
111	Why have NYCC suddenly taken it upon themselves to be a benefit agency
112	More lefty [REDACTED]
113	
114	Under the right circumstances definitely - but system depends on council using info correctly and having discretionary power and common sense to sometimes question the peocess
115	Agree in principle as a sensible safety net.  However, if the change in band levels is causing exceptional hardship, I would strongly

**25. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.**

	suggest that NYCC should be looking at amending the new band levels to prevent that additional hardship at source		
116	Must be available to current claimants who receive support and have savings over £6000 for a transitional period of 2-3 years to be fair to all.		
117	Must be available to current claimants who receive support and have savings over £6000 for a transitional period or 2-3 years to be fair to all.		
118	for families like mine, it doesnt look like we would get the help yet we are still struggling.		
119	Modelling of the Scheme is likely to identify those who are worse off under the Scheme than previous Schemes used in North Yorkshire. An automatic referral for discretionary support for those most likely to be negatively impacted would remove an additional barrier to getting appropriate financial support. To note: applying for discretionary support usually requires provision of a budget sheet which can be difficult for people to manage independently.		
120	I agree that any change should not effect those currently in receipt of Council Tax Reduction. What isn't explained is what criteria will be in place to decide if someone other than those effected by the change need to be provided with additional money. You are putting in the Council Tax Reduction Scheme to be fair for everyone.		
121	Sometimes we could all do with additional support		
122	How will you judge this and on what basis and how will you know when to stop it?		
123	More costs		
124	Encourage education, training and work		
125	Why, just increase the amount of Council Tax Benefit. Why have an extra pot of money put to one side. This is benefit systems. Just award the most you can award within the hole budget. Whey do we need to create additional schemes. More paper work? I know the councils love more paper work.		
126	Citizens Advice North Yorkshire supports a Discretionary scheme available across the area The application forms for this should be easily available and reflect standard costs and elements . Decisions should be available within a reasonable period. The proposal to refer automatically and client who is worse off in the move to the new scheme appears very fair. As Discretionary Shemes cannot be challenged only reviewed we would request a set period of review to look at the suitability of the scheme and how funds have been apportioned		
		answered	126
		skipped	1969

**15. Your comments and suggestions on the proposed Council Tax Reduction Scheme**

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	334
1	The banded scheme already works well in Selby Council so I agree it should be rolled out to the rest of North Yorkshire		

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 2  | This seems to target low paid, single men on limited earnings but with more than £6k savings. Without the 25% single persons allowance, I will be £25/month worse off with an income of less than 12k per year. Therefore the savings I have accrued over 40 working years will be spent by the time I reach retirement age. How does this protect me? |
| 3  | I very much hope that a fair decision is made for everyone to include working families and households unable to increase their earnings due to disabilities  |
| 4  | Awards of 100% are unfair on hard working people. Everyone should pay a fair percentage.   |
| 5  | This system suggests a further addition to the "Nanny State" way of thinking and does not support those who try to help themselves through working and saving, but does support those already receiving benefits which take account of housing costs.  |
| 6  | The scheme looks good I hope when put into practice it works as good as it looks.  |
| 7  | A disregard of lcwra would help as it pushes many people over the banded amounts and penalises them for been ill there only income is universal credit also parents of children claiming dla can't claim carers allowance due to been ill and claiming lcwra themselves so they can't get the extra disregard so unfair                                |
| 8  | The scheme needs to be a 'bridge' whilst people are looking for work. People should be encouraged to get work by getting another job or trying to increase their hours if possible so they can stand on their own two feet .   |
| 9  | Pensioners are struggling too and need help....especially when their properties are banded incorrectly !   |
| 10 | The levels set are to low for 100% discount. You will be penalising every person disabled unable to ever work on Uc. You are rewarding healthy single under 25s who are unemployed only.   |
| 11 | I have concerns about making awards of 100%. If people don't have to pay anything at all they are less likely to declare any changes. Particularly if people move out. Also, I don't think people in a high Council Tax band e.g. F+ should receive 100% for years. Perhaps it could be for a maximum of 1 year.                                       |
| 12 | Scheme appears to help those who need it most. I have regular wage changes and get loads of different and confusing council tax bills. My income changes however will generally be within a single band so I am hoping I won't get all the annoying statement changes that jump my payment plan around.  |
| 13 | Both my wife and myself joined company pensions for a better standard of life in retirement, and all you do is protect people who never wanted to work or save . I know there are genuine cases but I know some people never worked in their lives. Nothing more to say.   |
| 14 | I devised the very first income band scheme at South Gloucestershire council and have presented at various conferences (IRRV, CLG etc) over the years - you need to get the modelling right and get absolute buy in from voluntary groups and your elected members of all parties.<br>Good luck, the scheme you are consulting on looks very good!     |
| 15 | The local Council Tax bands have been unfairly assessed compared to other areas of the UK and need "levelling-up".   |
| 16 | How often will this be looked at with regards to reductions? on a monthly or weekly basis as circumstances change quite frequently for some families where they lose their jobs, are made redundant.   |
| 17 | A little off the topic but surely the idea of one Authority is to reduce Council Tax for all and look forward to seeing that happen very soon otherwise what is the point of a Unitary Council, one has to take on board the massive Council Tax bills the hard working residents are paying in full with no assistance whatsoever....                 |
| 18 | Broadly good. I would prefer the tweaks I mention  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 19 | Seems sound. Stopping the need for revised payments only a month after a previous revision shall be helpful. Eg. my Universal Credit increase of £20 per month causing a rise in CT payment of £30p/m.  |
| 20 | Council Tax is now a substantial cost to everyone, including those just above the qualifying level for relief, and this is why I am concerned about the proposed cut-off point of £6,000 in savings.  |
| 21 | Current Council Tax is not progressive enough. The wealthier (in terms of income and/or capital) should be paying much more, so that those with least income can be given some protection and help. This scheme goes some way towards that aim.   |
| 22 | The hardship scheme to support anyone who finds that they suddenly have to pay more is very positive.   |
| 23 | Please make work pay, have higher thresholds for working people/families.<br><br>Disability allowances should be excluded in full, the same as family/child/carer allowances. Otherwise, that would be discrimination!  |
| 24 | Not sure about the 1st few questions.. So replied did not know.   |
| 25 | Will people's current discount be protected? With rising costs many people rely on reduced council tax and if they lose this they may be pushed into hardship.  |
| 26 | Only under exceptional circumstances should a person/s receive 100% CT reduction. Anyone who consumes services should pay something toward them (the tax payer should not be expected to foot their entire 'bill').   |
| 27 | Please explain how it encourages work as we're directly relating income to discount and therefore if you work more and move up a band you're discount reduces so it wouldn't make sense to do the extra hours   |
| 28 | It is good to encourage work, but the scheme must fully support a parent or carer that chooses to provide full time care for dependants by not working. The scheme should reward and certainly not penalise those who are working voluntary in charities and community situations and therefore do not have as much, or any, time available.            |
| 29 | My biggest beef is the poor discount for single households. When you are just above the threshold to claim discounts and you've been paying your taxes and No and CT for years - it's just not fair   |
| 30 | self employed minimum income should be brought in   |
| 31 | The proposals appear to be throwing additional cash where not necessary from Council Tax Payers money to those who don't pay. Incentives to work should be ensuring that they are encouraged to work and not be comfortable on the funds provided to them.  |
| 32 | Support people who work or have worked and who have strived to own their own home , avoid supporting the idle but support the genuine needy   |
| 33 | Please note my suggestions regarding a graduated scheme and the need to state what the 'hardship' criteria would be and how it would be administered before it's introduction   |
| 34 | I wouldn't trust you with a barge pole. When you quoted the weekly income figures they are woefully inadequate. A private rent in Harrogate can be as much as a months wages. It's time some realism occurred   |
| 35 | In principle these proposals appear to support those most in need which is good but I'm concerned that those just above these thresholds will struggle if a bigger burden is placed on them.  |
| 36 | I think this new banding of income could be a really positive change for a lot of people on council tax support.  |
| 37 | As said, this whole merger is to benefit those who already are employed by NYC and the various local councils now being merged ie to feather their own pockets income and pension wise and to make those who they believe can pay, pay and those who cant pay to be seen as being protected so as to enhance the voter level for those at the top. This |

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	whole merger is a "wealth distribution scheme" ie to see how the new council can maximise revenue to continue the income and pensions of its councillors, administrators etc
38	The scheme does not encourage work but instead encourages those that would just be out of bounds to discard any savings as they would be significantly better off without them.
39	As a lone parent working full time I do not currently any help with the council tax. The 25% single person discount has been removed from me as my oldest child turned 18 but he is still living with me. This is something that needs to be looked at I think. When children turn 18, single parents lose a lot of income and then get added costs. Unfortunately, not many young people are able to move out of their parents home during current times so extra support should be available.
40	An income based scheme seems fair. Reducing complications is sensible.
41	I agree that households of working age should be encouraged to join the workforce, especially at a time where there are many job opportunities, however I think that the special treatment of some households over others is very unfair, and essentially penalises those who earn enough to pay full council tax, essentially increasing the amount of council tax needing to be paid by these households when others receive a discount that is not essential.
42	The reduction scheme should benefit as many people living in North Yorkshire as possible. Even households where both adults are working full time, finances can be a struggle and even a 5% reduction would be of great benefit.
43	You must be able to be sympathetic to people who have limited grasp of the complexity of the scheme
44	As someone who currently receives this support, I completely support the fact that you aim to not have constant changes to the council tax bill. I am self employed, on UC, lone parent with two children. I don't earn anywhere near the new suggested minimum weekly earning, but currently every single month I get an updated council tax bill. Some months it says that I owe a lot more and others it says I've overpaid. No one seems to understand the calculation or how the discount is worked out. I definitely don't. So no one really has a clue if I'm paying the correct amount or not. The certainty and stability from not having it changed every month would be a huge deal for me.
45	Like the simplicity of the scheme - too often support schemes are complicated and workers struggle to explain them to households and they may not apply as a result.
46	An income based scheme will ultimately increase bills for middle range earners who, on paper, may look relatively well-off but are not. You would be better off staying on a lower income, claiming benefits linked to a lower income, paying less council tax as a lower earner - how does this promote a skilled work force and set examples to younger generations about progression and trying to 'better' your situation.
47	From what I have read, if I have understood correctly it is not helping those working single people in full time work who are really struggling to keep a roof over their head, unless they have a very high income, which we do not have in our area.
48	I do not see how this scheme encourages work if it is discounting all the benefits when calculating income, it is discriminating against those who do work and do not claim benefits.
49	I think you should keep the 25% discount for single people - it is a struggle as it is and it is also biased for those who want to be single or don't have family. I also think that you are penalising those who work and save - for me this is an unfair system and that I pay the same council tax living in a flat on my own as those live in large expensive houses on high income
50	The proposed scheme must guarantee that no-one is worse off if their circumstances don't change. This should be simple for the Council to check automatically and ensure
51	I hope that any scheme will not raise the level of council tax payable for the people having to pay in full.



**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 52 | Although you may have a cap on £6000 of savings, what of a family are trying to save to buy a first time house and have more than the £6000 but still are on a low income. They then have to decide whether to try save for buying a house or paying council tax, this could be detrimental to the family trying to get on the property ladder.  |
| 53 | People in debt need more targeted help to manage and reduce their debt. If there is light at the end of debt tunnel they will work hard at clearing debt. Proactive debt advice and support, face to face, really works. More funding for CAB etc is vital   |
| 54 | I have my doubts, it's usually makes matters easier for the Proposer and to save them money.   |
| 55 | This does not encourage work, this encourages less work.... Penalised on income, I'd be better off earning less, with fewer hours to capture the reduction brackets stated.  |
| 56 | LA's need to restructure so that CT is per person, not per building lived in, and the CT should reflect this. I don't care if that's previously been misnamed Poll Tax, it's a far fairer system.  |
| 57 | I don't think it should be on £ at all. Everything in life is based on this and people who are always just above the threshold for any help lose out. Everyone that qualifies for support already claim it.  |
| 58 | Council Tax should be a charge based on the services provided, not on the ability to pay of people accessing those services. We're heading back to the days of the poll tax and we know what a dire failure that was. No doubt it will be non-qualifying taxpayers who end up paying more to provide "protection" for people who are already being paid significant benefits from those same hard-earned taxes. The current system ain't broke. And if it ain't broke, don't fix it!   |
| 59 | Look at reducing staffing costs at senior levels in the council. Absolutely ridiculous salaries for what they do!!! If you really do take on board suggestions and comments from this consultation then I'll eat my hat. It's all very well asking these questions, because you have to as a statutory obligation, but rarely if ever do you actually take on board anything that is suggested by the public. In my experience, you are writing the report for recommendation well before you ever get the public's response to incorporate into the report. Downright disgraceful, ridiculous waste of everyone's time. I hope this 'new council' will actually change its ways and take on board peoples' opinions that you are making such a meal about and actually LISTEN TO US for a change!!! |
| 60 | I think this is a really good, well thought out and is very clear and easy for applicants and for staff processing claims.   |
| 61 | Some worthy ideas but it would be good to see some non - monetary aspects to the scheme such as mentoring for people who need to seek this type of support. Look for any opportunities to help people to lift themselves out of poverty / dependency.  |
| 62 | none   |
| 63 | Will be interesting to hear from the council the proposed plan on how the deficits for those getting 100% help will be made up to prevent a significant drop in spending revenue.  |
| 64 | The households at highest risk of moving into poverty are the ones who earn just above the threshold for reduction, making their household income in some cases substantially less than those receiving help.  |
| 65 | Start again.   |
| 66 | This scheme is one sided and has not provided the corresponding opportunity to express views related to how the additional income will be raised. Why not share the full arguments here?   |
| 67 | The capital limit should fall in line with other benefits eg legal aid, assessment of funding for social care.   |
| 68 | In view of the current financial climate and the vastly increased revenue the new council will receive from government, the proposed scheme falls well short of the minimum required to reduce hardship for the local population.  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 69 | Think it would be important to limit the amount of reduction for someone who 'lets out' a room in their home at market rate.  |
| 70 | The general working family will often get penalised in this scheme - they are middle class working families who are only just keeping their heads above water but still manage to pay their bills leaving them with practically nothing else. We are currently in an economy with the highest level of job availability we have ever had. Personal scenarios should be explored and analysed much further before you presume that those - based on their weekly earnings - are not struggling. Those that really need help and support should of course be in receipt of this but this should not be based on income alone.   |
| 71 | I think I have made it clear in my comments that everyone should pay council tax as anyone who lives in a home, regardless of where it is, uses the services which are paid for through council tax. Hard working families who work tirelessly should not be "punished" for being hard workers or should not be punished because they manage to save a bit of money here and there, either for their family to enjoy later in life or for a future comfortable retirement.  |
| 72 | I really hope these changes come about soon. It is always the people with the worst health conditions or other vulnerabilities who take the brunt of these awful DWP benefit systems. People who have worked all their lives and through just bad health and circumstances are victims of this unfair and actually cruel government(DWP) and local council policies.  |
| 73 | Income based approach to council tax is not a positive approach and penalises people who are already contributing sufficiently to society via NI, tax and economy spending. A person should live within their means and therefore lower income families should have a house appropriate for their income and as such will already be on a lower council tax band.<br><br>Tax the super rich, stop abusing the working class who work hard, save their money and are perhaps deemed "high income" but lose out on a lot of benefits already  |
| 74 | Overall, this proposal seems fair and a genuine attempt to make the system easier to understand whilst protecting the most vulnerable and making work pay.  |
| 75 | Services provided is the same for everyone. Should be based on the property, not the property owners means.   |
| 76 | The revised scheme appears to encourage work whilst supporting households in lower earning brackets.<br>I wholeheartedly support the proposal.  |
| 77 | Some aspects of the scheme seem fair and reasonable, however there are other aspects where I feel people will lose out on what they should have because the new system is based on weekly income (means tested). I don't feel that this system will be able to take everyone's personal circumstances into consideration and this in turn will affect what discount they get. As said previously, someone may have a healthy weekly income, but their personal circumstances probably dictate that a lot of their money is used for bills, children, transport costs etc. With the current economic climate and the fact that everyone is struggling at the moment, and with the situation deemed to be worse in the coming months, I think that implementing this change at this current time is the wrong thing to do. Everyone is anxious about how they are going to make ends meet, especially in the winter when the household fuel bills increase and this change is only going to create more anxiety and worry for people. I agree that the change needs to happen, however, I think the timing is completely wrong and should maybe be deferred until 2024. |
| 78 |   |
| 79 | Since Council Tax is levied to provide services, any scheme needs to take account of rurality. I recognise rural services may cost more than urban ones but access to some is harder for rural dwellers who may need to visit Council offices and are reliant on public transport. In these cases provision of travel warrants might be helpful.  |
| 80 | Stop this Marxist nonsense  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 81 | I think this is a really good scheme and it looks fair. Low income families should be support as much as possible  |
| 82 | LCWRA needs to be disregarded. I receive this as I am unable to work due to disabilities. This should not be classed as income   |
| 83 | People on benefits have more disposable income than single adult households. These are the people you should be helping by giving them reductions. Just because someone claims a benefit they get more help already. Start looking after workers instead of people who claim benefits!   |
| 84 | £6000 cap doesn't give people the chance to save for their own home long term  |
| 85 | I tried to apply for the 50% banding ( I already get the 25% being a widow and living alone) but Selby District Council wanted to see 3 months full bank statements. This breaches GDPR under the only only relevant information rules, my income is what qualifies me and how I spend that income ( which is the bare minimum of spending to be able to afford my bills) is not relevant. My pension providers already confirm my income and my bank can confirm I have no other income coming in. So I cancelled the application and have missed 2 years of £50 per month because of SDC insistence they audit my spending at a time when I most needed support. I missed out on £1,200 in total that would have helped me to get foot care which is important for my T" diabetes. I get my state pension in April 2023 and will no longer qualify so it was not a long term discount. It is a disgrace for SDC to hold information that is not relevant and does not meet GDPR rules and to withhold support based on that breach, I am delighted North Yorkshire are taking over and are being proactive in transforming this process. |
| 86 | I agree with the way this is being done.   |
| 87 | Stick to the current scheme which seems to work and is fair for all.<br>This new scheme makes too many assumptions which the council is not in a position to do looking solely at an income figure.  |
| 88 | Great ideas... Just don't █████ it up like Harrogate council have continuously done  |
| 89 | I wish government and councils would appreciate the depth of feeling around all financial help going in the same direction. With holiday lets not paying council tax, and a high proportion not paying the full amount the rest are feeling let down, our council tax is getting towards £3000 and we are living on pensions but with some very hard earned savings to maintain our independence. Now I wonder why we bothered to save for retirement!   |
| 90 | Please look at people awarded lcwra element on universal credit as this should be used for disability too.<br><br>Maybe consider childcare element on universal credit as the help goes to childcare not cost of living. May discourage people to work if this is also considered  |
| 91 | What happens about the SMI discount of 25%? There is no mention of this.....   |
| 92 | The majority of income should be included and not disregarded when your using public monies for the support. It's poor use of public money not charging someone for a mandatory tax if they can actually afford to pay it.<br>The exceptional support could then be applied to cover those still struggling rather than giving the support in the first instance.  |
| 93 | All good   |
| 94 | You will need more staff to administer and little chance of audit as you will not have access to all bank accounts, and the black economy always rises in hard times   |
| 95 | We need to start helping young working couples, the work hard and nobody is taking childcare costs in to consideration   |
| 96 | I can see that this simplifies a large element of the Council Tax system. I am anxious about the costs however, my husband and I both work, but have more than £6000 in savings and we are already fully stretched by our current Council Tax bill. Any increase would be a concern.   |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 97  | Again same help/discount should be considered for all  |
| 98  | Well done for tackling this. A unified scheme will be beneficial, easier to apply for and fair.  |
| 99  | Try to ensure that this change does not cost any individual more money as the cost of living has risen so dramatically already.<br>It is a daily struggle.   |
| 100 | I like The Idea Of This Scheme And Just Hope It Will Do More Good Then Harm, Which It Seems Like It Will Be Mostly Good Especially Since There's So Many People Out There Who Are Struggli.g Even Just To By Food And Nappies And Other Essentials My Family Included So I Really Hope It Helps Because Us And Many Others Are Stuck On A Frayed Rope And Trying Our Best Just To Live And Survive<br>So Yeah I Hope It Works  |
| 101 | what about widows mothers allowance before (2001) because at present if you are on this you carnt claim any benefits as its classed as an income<br>so work 20hrs a wk get mothers allowance (based on my late husbands n.i (passed away 16/2/2000) every 2wks and i have a son and daughter living at home (working )<br>get no benefits at all eg universal credit housing benefit council tax all i get told is your son and daughter should pay half yet its my name on the council tax bill !! under this new scheme will i benefit from anything   |
| 102 | I agree with all relative proposals as to NONE deductions of allowances for all who have any form of Disability benefits as these people seem to suffer the most by having benefits counted as income when the benefit is supposed to help towards extra care etc. Including anyone over the age of 60yrs who also have some form of disability where it hinders movement etc. Also for those who have kinship care responsibilities such as Special Guardianship, Adoption, fostering; to relieve stress.   |
| 103 | I like the new proposals. I also appreciate the hard work gone into working it out.<br>My only concern is that annual bill payers for fuel etc will see their bank accounts go over the £6000 threshold for a few months each year until payment dates are reached.<br>Would this be the case with the new daily calculation format?   |
| 104 | My outgoings are less than my incomings, so maybe even though I would only qualify for a certain reduction the incomings and outgoings need to be looked at?   |
| 105 | You need to define working age. What do you mean by this term? Technically there is no retirement age ,only an age when people can claim their state pension. People can work till any age provided they are able and competent to do so. Under this proposed scheme , I will lose my single persons discount because my pension just happens to be above the limit. There are more and more people living alone today than there has ever been but you're penalising them. People like me will end up paying more, for no benefit , no better services. We generate less household waste etc. We are just subsidising everybody else  |
| 106 | I feel that all pensions should also be disregarded as income.   |
| 107 | There are good ideas and bad ideas.<br>But I feel mostly that a consultant to reflect hardship with experience of it would make it clearer.<br>Too many stereotypes exist regarding someone struggling or are poor. There seems to be no one able to represent those in need who has walked in their shoes.<br>All people need representation to their situations. Not people who think or assume those situations with no experience.   |
| 108 | Pledge to keep Council Tax as it is for 5 years, we are already in a high cost area, no public transport to speak of. People need all the help they can get, and if the Council is making savings by becoming Unitary, pass some of the savings on. Spend better- the new paving on the High St Northallerton is attractive, very little difference to what was there before, although the planting and seating in nice. Was it really necessary ??<br>Spend some money on Young people, give them more to do, then they wouldn't be hanging around. Charge fast food outlets a litter charge, drive round our streets and lanes, it's always a certain American fast food company , wrappers, boxes, cups littering |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

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| 109 | This is so welcome, because my previous or currently scheme only granted the 25% and according the new table in the firts page, now the band 1 or 2 will be more support in my case because I suffer a new dissbility long term illness from DVT and Emboly (multiple bloof clots) on my legs, and that scheme so beneficiary and grateful for me for my new and dramatic life circumstances last year. Now, entirely on benefits receiving PIP from my illness. So, that table, in my case will be or 1 or 2 the most, 100 or 75%, so very diferent if is according to the new scheme support. THANKYOU!!   |
| 110 | I feel I've made my feelings clear on this subject. Richmondshire District Council have been doing a superb job of running the current scheme which has been in effect since 2013 - according to you, along comes the "law", (the Government!), and changes something that IS NOT broken!! So I suppose we'll all see if this is a good thing!?  |
| 111 | I wholeheartedly approve of encouraging work. I wish I was still able myself. For those of us who can't, though, I think the 50% discount is too steep.  |
| 112 | In this day and age the Council will have to be flexible in their approach to any funding/ reductions even people in what were considered previously as being paid enough to live( God alone knows who made that decision) however things have changed and even these people are now going to food-banks and I think are been unfairly treated by a Draconian attitude within Government and Councils both local and district things need to be flexible! The cost of living has sky rocketed recently and people/ real families are in fear of losing their homes and starvation please rethink your ways and consider there are people out there really suffering and they need help even though they are above your earning levels, this includes a great deal of pensioners please be mindful of cost of living and how it should change your minimum and maximum figures. |
| 113 | I find the council tax reduction proposals in the suggested form to be unfair,immoral and potentially discriminatory to disabled universal credit claimants.an example of this is when my uc benefits were increased this April by an amount of less than £20 my council tax rose to the next "income" level which increased my council tax by £40 monthly.how is this possibility fair? What are the council's intentions of protecting people in my circumstances?   |
| 114 | It's nice to see someone thinking of looking after the less well off people in our community.  |
| 115 | Single parents with an adult child need more help. As soon as that child turns 19 and is no longer in education you are just left with no support, even when you are still having to do everything you have been doing for them all their childhood. Stop cutting people off who have disabled adults living with them and probably will forever.  |
| 116 | Disability benefit claimants currently moving onto Universal Credit should continue to receive band 1 reduction to prevent homelessness and therefore risk to life would be prevented also.  |
| 117 | LCWRA of Universal Credit should also be disregarded as it is for the extra costs of not being able to work due to disability or illness. A recipient of LCWRA is not able to work and so cannot increase their income by working to pay their council tax   |
| 118 | one bill not numerous ammounts of letters with changes .. would be much easier to know where i stand... like i said my non dependants wages affects my claim on any benefit.. there is no data protection nor privacy for them on there income.. They have no way of trying to be independant to save for the ridiculous up front bond and rents on properties .. also contribute to my bills.. so vicious circle.. i get penalised because they live here and they cant afford to move out.. which in turn affects me and the two young dependants.   |
| 119 | I agree with the changes to the scheme. I do get a lot of letters about the changes to my discounts throughout the year as the amount I earn changes each month, depending on how much overtime I complete.<br>Could not a lot of money be saved in admin costs if these letters were sent out by email? Obviously with the option to remain with paper if preferred.<br>I use my account on the current website to look up Council tax. Does this have a link or inform me of my discounts?<br>Just like Universal credit, if there are changes to my account, messages for me, notices, information and changes to my discount amount, could not a text message or email be  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

	<p>sent to me, informing me to log into my council tax/ reduction scheme account to read the message?</p> <p>In opening the message you would have evidence that I had read the notice?</p>
120	In general the proposed scheme is good. 100% for those most in need is very positive.
121	Does the scheme still propose to let 100% reduction for all people on pension credits automatically even though the income is higher than that prescribed in the figures at the beginning? If so that is the wrong way to do it. If it's income based that should include people of all ages not just working age.
122	I find the new system easy to understand and would welcome change
123	I would like to see the carers reduction for non dependents is kept as their income is reduced due to caring duties but still cant get benefits to help pay council tax if living with a disabled person this should stay as is now
124	I want to pay council tax but I cant. I simply don't have any money. That has a massive impact on my mental health. Fear
125	You need to take into consideration when ppl have deductions made from their wages and look towards what they actually take home not what they have before it makes a difference in there hardships and overall living costs
126	I agree with everything but I am not sure what the support element is of ESA. Are you saying people who are on esa in the work group will hve that counted as income?
127	Nothing in it for pensioners who don't cost the state anything.
128	This is going to be effective for supporting those who need it the most and for streamlining the council tax and administration
129	as
130	What about those of us who have disabilities who struggle to work in certain environments because of certain health conditions that need special adaptations that the workace cannot make? It makes it increasingly difficult for me to find a job that means I can work without impacting my health conditions
131	In my opinion the proposed scheme has really taken into account the hardship that disabled and elderly people face with regards to daily living costs, as well as families who struggle in he current financial climate. I think the income related system proposed, with all the caveats of protection for these groups of society is both fair and inclusive.
132	To make it a first game and to benefit those who need it more than others who don't need this benefit help the poorest people with disabilities
133	Feel some points are positive and the 7 councils merging will save the Government money but feel some of the survey question s seemed to be aimed at non disabled people as mentioned I work I try my best to earn an income so. Im not fully dependant on full council tax been paid. I agree I shouldn't have full council tax paid when I work
134	It is good that you are seeking to simplify, be less punitive on non-dependants and increase help for those most in need. The divide between 100% support and 75% support is significant, though, and means many who are only just above the lowest level of income will find they face much higher council tax bills. The fact that you are proposing a stopgap fund to help them suggests you are aware of this. Second level support would be less challenging if set at 85%.
135	I think this will be beneficial for lower income families like myself as we will be able to know we arnt going to go in debt with council tax and we are always going to have the same amount to pay each month. I think it's all good apart from the pay weekly bit as I get paid monthly so would be a struggle and a worry to find the money every week and would probley end up in debt if that was to happen but everything else is a brilliant idea.



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| 136 | Please remember those on national wage on carer and I get £9.50 an hour so I have to do overtime forget by will this affect my me if it's going on the hours I work will that affect we getting any help from you as I cannot claim any other benefits   |
| 137 | Generally fairly happy with your proposals, however we feel a rainy day fund for households in the form of savings is always prudent.<br>Your proposed savings limit of £6000 would soon be swallowed by a new boiler, or replacing thermally inefficient windows and doors etc.<br>We feel £6000 is too low and a more realistic figure of £12000 should be used.<br>People with up to £12000 in savings are far from wealthy these days but do show they have been sensible and prudent to money away for emergencies.   |
| 138 | Overall it seems like a good idea. I think council tax bills could be more user-friendly as they can look a bit complicated. So any way to make them easier to understand and easy ways to access help would always be appreciated.<br>I do worry about the cost of council tax going up - when I'm in work my bill is around £107 (it was £93 when I first moved here in summer 2021) and the 25% singles reduction is good but still makes it an expensive bill  |
| 139 | I was unaware of the difference in support between the 7 areas, and learning about them has only served to increase my support for this proposed scheme.   |
| 140 | Why does Scarborough only qualify for a maximum of 87.5% compared to other areas?  |
| 141 | i think extra help should be given to single working age people who are actually working. They hardly ever qualify for any help in any shape or form but they contribute the most in taxes and national insurance contributions.<br><br>The allowances are so small that they always earn too much but in many cases would be better off not working at all.   |
| 142 | Since I started receiving pip for my disability I had to start paying half of it to my council tax as it pushed me over the threshold. I thought this was disgusting as pip should be going towards making my life more manageable.  |
| 143 | I don't understand why this wasn't done before. My circumstances haven't changed in 16+ years. I used to get 100% discount in Selby as a disabled adult, with a disabled child. But in recent years that changed to 75% discount. I was taken to court three times in this period as my right to pay by installments was revoked. I was offered no hardship fund. I am STILL paying off last tax years court order as well as paying this year's tax liability by direct debit. It's so harsh to take the people who can't afford to pay to court and suddenly the unaffordable 100 pound debt doubles!<br>So this new proposal is long overdue. I should never have had my disability benefits counted as income. I receive income support and always have and the previous change has caused untold hardship and distress.<br>I hope that the new scheme helps multiple others in Selby like myself and the future merger brings other forward thinking compassionate reform such as this one. |
| 144 | It is not clear whether the 25% reduction currently received for sole occupation will continue. I am aged over 65 years.   |
| 145 | It sounds a good proposal. Better than the one in place currently. And will help with monthly costs  |
| 146 | Whilst agreeing in principle to income banding, the levels of eligibility seem very low. A pensioner on standard state pension receiving only 75% discount is very questionable. With the rising cost of living, to impose a limit of £120 for 100% discount seems wildly out of line.   |
| 147 | Looks very good , I am now at retirement age but wife is still working ,she is 2 years younger than me . Our Universal Credit account is still active and I assume our reduction will continue into next year as we see no increase in our income in fact probably a reduction , not sure yet ,have to see my next U.C statement on 28th August . I do think the proposed scheme is very good and hope it runs smoothly for you .  |
| 148 | Non dependants in the house should get a separate council tax in their name.   |



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| 149 | get rid of the bedroom tax its discrimination against council tennents and people on beniffts   |
| 150 | Just keep the existing Richmondshire scheme. Why should I end up paying more as a single person household to subsidise larger households?Totally inequitable and unfair.  |
| 151 | Targeting individuals who live alone is disgusting. Many have no other choice and passing on more cost to those individuals is not fair. Living alone already has many additional costs! This change will push individuals to the edge and create more mental hardship and poverty for individuals who work full time but just make ends way!   |
| 152 | Stop trying to change the council band scheme that has worked for years<br>Stop interfering with it<br>You are just going to make it more confusing than ever   |
| 153 | What about pensioners?  |
| 154 | income should play no part in council tax calculation, and single occupants put less stress on services than multi occupancy.   |
| 155 | By all means look at streamlining how to deal with people claiming benefits but leave the 25% discount for single people alone!!  |
| 156 | These proposals mix together a number of initiatives<br><br>Single person discounts are not and have never been income related benefits and should not be linked to income or capital. They reflect that charges are based on 2 adult households. To do away with this protection is a return to the poll tax and betrays the children of single parents already disadvantaged by higher costs on a single income<br><br>Revising how you look at those on means tested benefits is a different approach            |
| 157 | These proposals seem extremely hard to understand. Are you proposing to get rid of single person discount. If so you are discriminating against single people and will cause more hardship as it is very hard to manage on one salary, will encourage people to go onto benefits  |
| 158 | It is not as 'simple' as you are making out. Single people and the increased costs of life need to be considered, especially when those aren't being helped financially by anyone but themselves. I work hard and feel like I'm being penalised, it is not going to help me be able to live. Increasing my bills is going to put me in a situation I won't be able to deal with any longer.   |
| 159 | If you work you lose out it's so wrong the lady down the street with 12 kids is better of then us and we both work full time  |
| 160 | The 25% single person reduction should still be kept in place its not fair if it is removed.  |
| 161 | With tax and increases across several industries, this proposal penalises those in a single occupancy who have to support a household on a single income...regardless of benefits. This makes it harder for the working people who may as well be on benefits as they get penalised for going to work. The average wage is still below inflation and this proposal will push working people further into poverty. At the end of the day, this is a money making scheme by NYCC!                                     |
| 162 | Looks like you are reducing deductions for most vulnerable people. I can see that sparking crisis and unrest. I shall certainly attract media and people's attention to it.   |
| 163 | This is rubbish, its just another Tory scam! Your interpretation of the benefits are untruthful & based on false & proven to be criminal assessments. Basically this is an attempt to tax & steal by stealth & you will be prosecuted. You are going to be prosecuted for additionally scamming people for services that are poor/not provided & increasing costs. The sooner we have a replacement government the safer you will be from prosecution. If you continue with this you will be prosecuted. Obviously. |
| 164 | This does not support working at all,<br>The changes "support" those with children, non savers, disabled and carers. Which themselves should be supported by other means and not a council tax reduction.<br>The services do not become cheaper in those scenarios.   |

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	However those who use very little of the services. i.e those who live alone, or with a partner/friend/adult family member. All have to supplement the others. A single person on a low wage should not be supplementing a family of 4 who's household income allows the additional comfort and gains access to multiple benefits/discounts.
165	Agree mostly except for the 6,000 limit on savings
166	see my earlier comments
167	It is difficult to comment clearly because I cannot understand the impact on my personal position. Not enough information.
168	Use the same principals as before but increase the amount to 100% instead of the 87.5%.
169	Work at what exactly? Encourage how much work. I earn little and will still get £0 assistance
170	<p>I really feel passionately about not penalising someone for being single. The bills aren't any less however you're expecting individuals to pay the same as a couple.</p> <p>The challenges with the cost of living are really going to impact these individuals.</p>
171	The proposed scheme on paper looks and sounds good, I just hope in reality it holds up and delivers on its promise. What I am worried about is putting all N Yorks under one umbrella, from other areas that have this system it has proved to be awful. Long waiting times to hear back about anything, long waiting times trying to get through to speak to someone on the phone. No face to face council office's, in fact I'm dreading it, Craven is a fantastic council as it is and I feel that will be lost once thrown in the big pot with all the others, I really hope I'm proved wrong.
172	I absolutely agree that we should support people who need it but from a personal point I am only just managing by doing extra work and am concerned about future price increases in fuel/ heating/ food and could not afford a further increase to my council tax
173	<p>Anything that will help make less changes to money coming in/out will make our life much easier to budget for.</p> <p>Also if the systems all work together it will reduce the knock on effects that one benefit/salary has one another and not take so long to get sorted out again so that we can budget effectively!</p>
174	I think this is a very poorly thought out approach, I don't think it's been talked about enough with the population of Yorkshire. I think the cost of living is affecting all strata of communities and such a ridiculously low savings/income cap is quite frankly adding to the problem with a more expensive system to administer.
175	I accept there are people in genuine hardship who need help, but some of your proposals sound as though they are designed to help people who choose not to work and remain on benefits. Sounds like your intention is to make those who work hard in order to be self sustainable pay more.
176	Make sure all childcare costs are disregarded including those who are on universal credit , not just the 85% universal credit pay in their award but the 15% that parents have to pay out of their income.
177	<p>This scheme is obvious to save the council money. More information on where these savings will be spent should be made available the statement below is to general.</p> <p>Having one council means services can be strengthened and joined up to improve the quality of life and opportunities for people across North Yorkshire. It will also save money by reducing duplication to put back into frontline services and support local priorities and decision-making</p>
178	Your proposed scheme is going to help those people who need help the most.

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| 179 | Those that are working are funding this  |
| 180 | I think people on jsa or other benefits who don't work for whatever reason should have to pay something I don't agree with it being 100%. Even just a small amount. Why should workers on a low income be expected to carry others, again penalised for working, others just sit about doing nothing all day or could be doing more to help themselves. I know people who have never worked a day in their lives on more money to themselves than me.  |
| 181 | I hope that your staff have been given good, consistent training in the new procedures and that they will be confident when the time comes to roll out the changes.  |
| 182 | In general universal benefits are easier to administer and less intrusive for the individual. Any scheme should be based on simple facts like occupancy, or receipt of benefit etc. Having lots of income disregards and a max saving limit makes the scheme too complicated.  |
| 183 | I believe as a working family with 2 average earners and two children , we will be worse off under your new proposals.   |
| 184 | You need to be clearer in the survey on current discounts not putting links  |
| 185 | It sounds simplified and necessarily streamlined which must be a good thing. As long as there is an appeals process which can be rapidly implemented I believe it to be better than the current arrangements, variable as they are.  |
| 186 | I agree in principle with the new scheme, based on household income, however, there are a number of loopholes and exemption criteria which are suggested inclusions. This surely makes for a more complex policy. I believe all income, wherever it may originate, should be included within the calculation in the same way all income is included in the calculation of tax. We must ensure that tax payers do not constantly feel disadvantaged during a time of high taxation, little public spending and there is a squeeze on all households due to global issues, those most in need of course need support, but those not in this category also need recognition that they also face financial pressure which is not being addressed in disregarding income or rental costs etc. Income is income. I do not feel council tax should be picking up a shortfall in universal credit. |
| 187 | Again see previous answer. As a single parent struggling so much any help will be gratefully received  |
| 188 | I worry that the support from the staff wev had for years we would lose!   |
| 189 | Most of this is gibberish. I don't understand it. the table about income is that before or after PIP is disregarded?   |
| 190 | The only thing that encourages people to work is a decent salary that provides for the cost of living. People should get a vote on what their council taxes are used for.  |
| 191 | Needs to be explained thar every household needs to pay  |
| 192 | After reading all the new proposals this sounds very refreshing given we are on benefits and finally our benefits will be discarded as income and we will pay an amount that is affordable instead of extortionate monthly payments that we currently are paying   |
| 193 | I am fully supportive of this scheme, it has been a life-line since my circumstances changes and I sure the majority of residents are most grateful for the help. Yes, it will cost the council more, but if the aim is to make it easier then surely this will benefit us all.  |
| 194 | The proposed scheme is offering nothing that shouldn't already be in place It does make me wonder why they havent done this before   |
| 195 | Sounds good in theory and though should be less complicated, but must be carefully considered as some people have complicated health and money issues and need all available help.   |
| 196 | Have both an online and paper claims system for those not computer literate.   |
| 197 | Council tax in Scarborough area is far to high in general.   |

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| 198 | As long as it doesn't cost me anymore than I'm paying at the moment, single working people need help aswell as families.  |
| 199 | I believe all councils should award 100% of council tax as when people are in benefits due to ill health they cannot afford to pay even small amounts of council tax, e.g East Riding do not pay 100% off council tax   |
| 200 | The single person discount needs to remain regardless of income.  |
| 201 | i think it is a much better scheme in every way i have supported.   |
| 202 | Can the application be done online, without the need of paper .   |
| 203 | What about disabled young people who cannot work because of their disability  |
| 204 | I live in the Craven district council area which will be part of the larger North Yorkshire LA area next year. We will be equally affected by this but have not been notified of the consultation and are not being given a fair opportunity to comment.  |
| 205 | The proposed scheme is a vast improvement on the one currently operated by Craven District. My daughter is neurodiverse with mild learning difficulties and her employment is erratic and precarious. I have spent countless hours trying to help her navigate CDC's scheme and this new one is just so much better. Thank you for your work on this.<br>Note - the individual details on the following page refer to my daughter.  |
| 206 | "Although some households will have a little more to pay" - why is there no information on this?  |
| 207 | I agree with helping those on lower incomes but you are also penalizing people who have worked hard and managed to get some savings which they may be going to use on things such as home improvements. You are in effect sending a message out to people not to save.  |
| 208 | See previous comments about childcare costs / UC childcare payments disregard.  |
| 209 | I think by the sounds of it it should be a lot easier for us to navigate and I hope that it is as it is rather scary thinking that we will no longer be able to deal with this locally.   |
| 210 | On the face of it this new scheme sounds great but time will tell.  |
| 211 | As NYCC is unified then the mayor budget out of council tax should be put in as aswell as police/fire commissioner the budget we give to external parties like Transport for the North and health commission.<br>Especially if areas are receiving more for just been a metropolitan area.<br><br>As the new authority is set up in 2031/2 there will be a possible new city for the area well one suggestion is a spa city or coastal city aswell as the possible old North Riding Town to become a city, north Yorkshire could do with it and the county and what will new town councils be with support maybe NYCC will have 3 cities in the county. |
| 212 | Pleasr refer to my comment at question 1.<br>I have concerns as to how transparent this consultation is, given on the final page it is stated that the new system will commence in April 2023, appears the changes have already been agreed.  |
| 213 | The scheme must be easy to apply for. Jcp/DWP must ensure people are informed it is available. Support should be in place to help people claim. JCP, CAB, Social housing and council staff given relevant training of the schemes. Too many people already don't claim as not aware they can.   |
| 214 | This seems like a good scheme - I like the way it prioritises people in the most need, is simple to understand and protects income from other benefits.   |
| 215 | Needs to be explained clearly.  |
| 216 | I agree in principle with the income based approach, however, I think that the weekly earnings amounts are too low. The weekly earnings of a lower paid local government worker are between £388.51 and £406.36 so if the proposed weekly earnings are applied, no one in these lower salary bands would qualify for council tax reduction.   |

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	National Living wage currently £9.50ph x 37hpw = £351.50 so based on the proposed tables council tax reduction would only apply to a small group. Also Trade Unison Congress recently indicated that minimum wage should be increased to £15.00 per hour, giving £555 per week - at the lower income end.
217	We seem to be in the forgotten corner of North Yorkshire and I personally don't see what benefits the council tax provides. Our Police station is being closed down, there's no fire service for over 3 miles away, part time medical centre, yet i pay over £400 pm on council tax, which is crippling me. oh there's a street light out side my house, that could do with being on a timer. Though i know the parish council do that. Grass verges haven't been cut for over two years, roads are a mess. i suppose i'll benefit if i move across N Yorks to Skipton, Harrogate, Northallerton or Scarborough. Get sod all in north craven
218	Sadly, single people who work, pay extortionate rents, or mortgage payments, along with the energy crisis, cost of living crisis et al are the ones who won't benefit from this. Its those people I feel sorry for the most because they're paying for everything themselves, and that is no mean feat.
219	How does this scheme encourage work? As usual it's those that cba to help themselves that get help and those of us who work bloody hard pay more!
220	What will happen with the childcare element of any universal credit? Will that be counted as income or disregarded?
221	The proposed reductions for those on various benefits are potentially unfair to those who are just above the threshold for any help. Those with two working adults in a family need to also be able to access support. A tax based on overall household income would be fairer. The best and fairest change to council tax would be to get rid of the current system of house valuations where anyone buying a house at current prices ends up in a high tax band regardless of family income or the quality of their home and anyone who was lucky enough to buy their house a decade of more ago is comparatively much better off.
222	On the whole the scheme seems good except for the "could be more costly" leading me to think it "could" make a steeper rise in council tax than anticipated.
223	100% would really help the most needy
224	As someone receiving the State Pension and a Military Pension as my fixed income and who now faces the same cost of living crisis as everyone else I don't think it's fair that my council Tax should be increased to fund discounts to other peoples Council Tax. It should be paid for by central government or in reductions to Council spending or increases in efficiency or both.
225	It would be simplest if the proposed Council Tax reduction scheme simply depended on the gross income (to all individuals, from all sources) coming in to the property. This could be a self-declared amount, with mandatory criminal fraud charges as the incentive to accurate and honest declarations.
226	Please see previous comment
227	In the current climate I'm definitely feeling disadvantaged! Live on own, working but not paid masses, just enough to put me outside of discount.
228	It is difficult to see how it "encourages" work. The banded nature of the relief (and availability at 100% to those on certain benefits) might actually provide a disincentive to obtaining employment or undertaking additional or more remunerative work. To what extent has modelling been undertaken to assess whether these factors might actually be relevant?
229	Scarborough had many many job vacancies in hospitality, care homes, retail, tourist jobs. Many of the jobs do not need NVQ or other qualifications. Why should we import labour when jobs are available. Get people back to work and earn a living instead of milking the system

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| 230 | This seems so sensible and will help those who need it most in a timely manner. We'll be done for working together on the proposed scheme. Will there be any help for those 'on the margins'?   |
| 231 | I feel you're implying those households who currently receive 100% support will be the families who will lose out from April 2023. It worries me greatly and my mental health is currently poor.  |
| 232 | Council Tax Reduction Scheme is necessary during these times of hardship for the whole population. However, the main problem does not stand with the Reduction principle but with the issue of delivering the services cost and covering the amount given to the Scheme. In other words, the council should have done its homework with an estimation of costs/burden of the services. My concern relates to the fact that too many "unknowns" are gathered for the financial year including the abolishment of 7 borough councils and merging into a new one which happens to be placed outside of our area. I expected more work to have been done by now as to the burden of services and costs in the new council and increased hardship for the whole population. It will be quite a blow to the local population to start in April 2023 with a higher council tax piggybacking increased costs to energy, food and other utilities. In conclusion, whilst it is fair to assist the less able in our community, the cost/income ratio should have been calculated and communicated by now to the whole borough population.   |
| 233 | Changes are required so that the rules apply to the whole of the region. However people move home from different regions therefore would it not be more reasonable to adhere to national rules/ scheme /.<br>As a former Housing Benefit Officer and Housing Benefit advisor and appeals person based outside Yorkshire I have found that extracting information and help and advice from Scarborough Borough Council can be compared to extracting teeth without an anaesthetic. Consequently the rules once decided upon must be printed and made public and remain in the public domain.   |
| 234 | Include working and child tax credits in the 100% reduction.  |
| 235 | I cannot believe that this scheme does not include pensioners. This group of people are vulnerable and very often not in a position to work to supplement their income; they need all the help they can get.  |
| 236 | My only note is this is a good scheme but is it scalable. As we keep heading towards a worse crisis those who currently get no support and increased cost burden is on their shoulders are likely to start hitting poverty lines. I have staff who earn enough that they meet no threshold, but have to use food banks and under these schemes get no support either so if additional costs are put on to their shoulders ie increased council tax bills they would have to stop working. Schemes need to consider how they are funded and scalability  |
| 237 | I am not sure that people will understand all this, I am not sure I know how the scheme compares to what used to go before when council tax part of HB system, or how it relates to other benefits and how they are calculated.   |
| 238 | Are people that own more than one property such as holiday let's and second home owners paying more council tax as allowed by central government?   |
| 239 | The consultation has not been clear that it will cost an additional £3 million that will have to be paid for by the Council Tax Payer directly or indirectly. The proposals do not have a time limit for review and appears to have an open ended commitment to maintain the levels of support with CPI based increases without further consideration or recognition of the impact on the Council Tax Payer. The unifying of the districts into a single Council does not mean that there has to be an automatic increase in the levels of service or disbursements to the highest level pre-unification. For instance, it does not mean that the CTRS needs to be implemented at 100% as has been the case in some districts. Such actions are increasing the burdens on strained incomes of Council Tax Payers, especially those who have no support because they just fit into Band 5. These people are struggling as much as anyone else and would value a reduction in Council Tax, especially in Harrogate and Scarborough who have been paying higher rates of Council Tax for years compared to other authorities. The unification was lauded as a way of saving near £30 million per year, which, it appears, is being spent on such schemes when rightfully it should be returned to the Council Tax Payer. |



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| 240 | There is not enough detail to support the comment above "The proposed scheme supports working age households by allowing awards up to 100%, encourages work and protects the people who need support most. The scheme is easier for people to understand and less complicated to manage ".<br>What about those who have to work to survive whilst drawing down personal pension schemes who are not of state pension age. These proposed changes , on surface value, will have a huge negative affect on my ability to survive without seeking additional benefit assistance. |
| 241 | You have to remember with benefits and working, that there's a margin where, it's not benefical to work, as thy actually come out with less money due to other increased costs.   |
| 242 | 8 of your 12 proposals risk increasing the cost and someone ie those that don't get a rebate will no doubt have to cover the cost. In the present climate of rocketing fuel prices and ever increasing inflation the council should be looking to reduce costs to Council Tax payers and not to increase them.  |
| 243 | Does this mean that pensioner claimant are being disadvantaged by the scheme?   |
| 244 | Yes let's hope it improves the system and ensures fairness .  |
| 245 | Double standards yet again  |
| 246 | This scheme absolutely does not seem to reward hard working people/ encourage working.  |
| 247 | I believe the scheme discourages work. The more financial help that is given to people the easier it is to stay at home doing nothing.  |
| 248 | Again pension income should be disregarded in calculations. You are penalising retired people on fixed incomes who are still affected by the spiralling cost of living and energy prices. Don't push more people like us into fuel and food poverty.  |
| 249 | You have my opinions, which will, of course, be ignored if they disagree with your aims and ambitions. I'm 79 and have seen and heard it all before.  |
| 250 | I think overall, from what I have read, the scheme will be a success and help people most in need. Having a set percentage across all districts is much better.<br>Considerations to take in to account, will the changes prompt new assessments / forms etc, will payments stop while the transfer takes place / if payments are reduced will applicants be able to access the hardship fund   |
| 251 | It's not clear how claimants of UC who would be entitled to income based ESA but get UC instead due to being moved over, would they get 100% as they do at the moment, if not this needs looking at   |
| 252 | You appear to be supporting people able to work, but not doing so, by giving them 100% of awards?   |
| 253 | Would be better to get people working rather than keep dis-incentivising them to work. It's the middle class, full rate payers that will eventually have to pay for this  |
| 254 | I have done this with the question. One further thing about the savings limit, is due to many reasons people's occupational options change such as accidents or ill health. They may have build these savings up when they were a professional earning a good salary but due to accident, they are now working as a cleaner with considerably reduced income and no opportunity to save. This scenario is actually based on a real case I know of in Reeth. Savings shouldn't be part of the calculation in any benefits just income.   |
| 255 | This may support people of working age but does nothing to support pensioners who have less disposable income than the working age households it supports. I object to having my council tax used to support households who's income may be significantly more than my own.   |
| 256 | The whole scheme makes it more costly for those that are paying, and everyone seems to expect handouts nowadays, Covid furlough, help with utilities etc where will it end? What about personal responsibility?   |



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| 257 | The scheme in principle makes good sense, although the financial bands aren't as generous as they should be given the level of deprivation within Scarborough and Ryedale area undermined further by the seasonality of the local working patterns. A full review of local salaries balanced against the true cost of living should be utilised to inform the bandings. Targeted consultation and communication with disability groups should also take place to ensure the correct benefits and incomes are disregarded. It's a really frightening time for residents from all backgrounds and incomes. Be proactive and brave rather than reactionary and utilising out dated figures. Be the council to set the standard.                                  |
| 258 | There is a growing imbalance of wealth in this country and many people face severe hardship. We should do as much as possible to shift the burden away from those who can least afford it. As a family, we are comfortable and can afford more as long as it is used to help those who can't (and it's not just used to create niceties - although that would be a future option when the imbalance is redressed). Also, is it possible to create some form of county-wide hardship fund that people can apply to? If so, I'd voluntarily contribute if it can be collected through my council tax payments and I can gift aid it. Finally, what about subscriptions for things like leisure services that people could contribute to as part of a community? |
| 259 | concern that people will try cheated the scheme   |
| 260 | Will there be any help with council tax, for Foster Carers. This a difficult time for those who are also carers, and do a great service to the community.   |
| 261 | In order to run a scheme successfully it is necessary to be aware of "cash in hand" payments that some receive and may not declare. This is relevant to all benefits, not just Council tax. Sometimes those who claim benefits appear to have more disposable income than some pensioners and working families  |
| 262 | Changes are sometimes difficult to understand, please keep communication & the notification letters easier to read..  |
| 263 | agree with the new proposed schme   |
| 264 | It should help families more who are disabled there selfies the parter the cater and children with disabilities in the household as we get free rent and was shocked with a full council tax bill I applied for hardship every year but the upset of that alone and still the £70 that had to be paid was hard to deal with I think they see numbers as the extra disability money is applied but don't look at the bigger picture of what that household might need extra to day to day families not in there situation  |
| 265 | Banded income is the basis of the scheme, capital held is not income.   |
| 266 | When Liz Truss suggested "regional pay boards" for Civil Service pay there was uproar, yet, here we have a regional taxation scheme where Westminster pay less than half what Hambleton pay. The whole Council Tax system needs to be based on income, as property valuations do not reflect resident's ability to pay.   |
| 267 | Many retired people are also finding things difficult. Many are stuck in bigger properties with no where to move to as new builds appear to be family orientated. If now living alone many cannot put on the heating or eat a hot meal  |
| 268 | I've said it all above!   |
| 269 | I disagree with the Unitary Council and would prefer to stay in Richmondshire Council.<br><br>It is very disappointing that this decision was made unilateral without a local referendum. It is also bizarre that the supposed North Yorkshire Unitary Council doesn't include all of North Yorkshire with Middlesbrough, Stockton, York and Redcar still being separate Unitary Councils.  |
| 270 | While it is important to encourage work I hope that this scheme really does provide firm support for those who are unfortunate enough to be unable to work. Most of the latter are not 'work shy' or 'lazy' despite some politicians' rhetoric.   |
| 271 | I do not agree with means testing for council tax. If individuals cannot afford to pay they should have redress to DWP and not the council  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

- |     |  |
|-----|--|
| 272 | I am pleased to see good collaboration in proposing this and other streamlined practices for our new council. Hopefully you will also be able to use your building spaces more effectively resulting in surpluses to spend on providing Youth Services.  |
| 273 | Like always, schemes are brought out to encourage people to work but they never do.  |
| 274 | 100% is too generous. We are being taken for mugs.   |
| 275 | I agree that those needing support should receive it, but not at the expense of the people who live on their own who are far less a drain on the council's resources than large households who would pay the same amount regardless of how many people live and earn in a single house.  |
| 276 | Everybody should get the same discount to help get through these difficult times   |
| 277 | Could you widen the proposals to all age groups and 2nd home owners who pay council tax in the area?   |
| 278 | Throughout this consultation emphasise has been put on the fact that proposals will not negatively affect claimants. The additional cost of proposals is largely ignored.  |
| 279 | I believe that owners of multiple properties should be charged a standing charge which increases exponentially per each additional property they own to decrease how lucrative being a career landlord is. Too many wealthy individuals/families have an unhealthy control over the housing market and more should be done to assist those unable to afford to make that first step onto the property ladder. This country favours the rich far too much and this MUST change.   |
| 280 | All seems good, it makes sense to means test discounts.  |
| 281 | Look at the overall picture and cost of living. Harrogate council tax needs reducing!  |
| 282 | Any attempt to cut ANY financial support for those in need in our community at this time, when, after 15 years of "Austerity", the cost of living and fuel bills are about to deliver a body blow to millions of households and particularly those on low incomes and on benefits, would be callous in the extreme. It is obvious from the way this consultation is worded what your intentions are and that you have already decided to adopt this new system. I implore you to re-consider and to show compassion for those in our community who are already as well as those who are about to be thrown into considerable financial hardship.   |
| 283 | <p>If people can get a bigger reduction by not working how is this scheme encouraging work? Also you said the proposed scheme supports working age households by allowing awards up to 100%. That happens already doesn't it?</p> <p>To get a better response to this questionnaire you really need to set out the present system and the proposed system side by side so people can really see where the changes are going to be. Rather cynically I cannot believe any new system is going to be costing more but rather saving money so some people in our authority are going to end up paying more. Is this morally acceptable when we are all expecting huge increases in our household incomes in the Autumn? Yes have a central system for all districts, yes make it easier to manage but DON'T penalise those who are already just keeping their heads above water. Also I would love to be privy to how much these changes and the administration needed to fulfil them is costing?</p> |
| 284 | The proposal to ignore other adults' income in the same household is ridiculous. We all have to pay our way.   |
| 285 | Householders who pay separately for garden waste removal - should this not be factored into these calculations? A single person who recycles more and produces a lot less waste & uses less resources than, say, a family of 8 living in the same household = where is the balance?  |
| 286 | Proposals seem clear and easy to understand  |
| 287 | i think this is a really good scheme   |
| 288 | Everyone should pay .  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

- 289 Successive Government have recommended individuals invest in ISAs. Will these be exempt from calculating Savings?
- 290 I disagree with your statement that the scheme is easier to understand. Also what do you mean by encourages work, that sounds ominous. A council tax reduction that encourages work, do you mean a 0% reduction? I would like to crunch the numbers, something doesn't add up. How can I offer suggestions without seeing the numbers.
- 291 This cost of council tax is already excessive, in addition to tiered income tax, fuel duty, NI, etc. You are risking creating a tax regime that discourages working families with modest incomes who will need to pay more to support this scheme. At the very least, provide the calculations so we can assess this proposal properly. I thought a key advantage to merging the 7 councils was to make the local council more efficient - yet this proposal means that many will end up paying even more tax.
- 292 More support for those middle income earners. Still proportionate to those on lowest wages when middle earners have debts they too need support with.
- 293 The purpose of Council Tax or rates as they used to be, is for the council to recover the cost of services provided to a household and no doubt other services provided by the council.  
A single person living in a house produces less waste and uses less services than a multiple occupant property, this is recognised by the single person discount of council tax.  
It isn't clear to me whether the named house tenant, owner or occupant pays the proposed tax or that everyone in the household pays some element of the new tax. If it is every occupant of the house, it is the new poll tax. If it is the named householder that pays the tax, then the householder is paying for services he or she does not receive. The new tax isn't council tax at all, it is income tax imposed by the local council. The head of the local council is appointed, not elected, as are many of his/her staff. Therefore, the new tax is undemocratic.
- 294 You are attacking people who live alone - these are often the most vulnerable. Single householders make the lowest demands on council services and it is deeply unfair to charge them the full Council Tax. The single householder discount MUST remain.
- 295 In the current climate think it's great 100% discounts are being awarded. DHPs and Exceptional Hardship Payments need to be paid out more.. money all replaced by central government so spend it ALL because many many people are really struggling. I speak from experience that some assessors have in the past treated it like their own personal funds. If people apply, award it!
- 296 The scheme needs reassessing to allow for moderate incomes, as single person households with non-dependent children are, as usual, wholly ignored in this proposal. Many of these people who are still living in poverty, compared to average U.K. household income.  
Additionally, student maintenance loan payments should not be included as income. They are repayable debts and not an earned income that will generate positive interest benefits. It's time that they were ignored.
- 297 Some of your proposals do not encourage work, in fact the complete opposite.
- 298
- 299 It sounds like a great proposal. I'm sure I am eligible now for a discount but when I looked to apply I couldn't even understand the application process.
- 300 A reduction on council tax should be reintroduced for second homes. Not homes that have rental income, but true second homes. These people bring a lot into the local economy and should be encouraged to remain in the villages.
- 301 I note that you say to help pay for this scheme a number of people will have to pay more. I would suggest at a time when all are suffering the impact of inflation that these extra costs should come from either -  
  
Cuts in expenditure or  
Taken from the savings we were promised by moving to a unitary authority

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

- |     |   |
|-----|---|
| 302 | This does not encourage work. If people don't want high council tax, but want a nice house, then they are best being on benefits from an income perspective.  |
| 303 | All sensible proposals here   |
| 304 | At the moment of living crisis like fuel, foods and energy bills very high which hard of income support or other low benefits would help of council tax reduction   |
| 305 |   |
| 306 | Everything is geared towards single households or couples. Please consider lone parents who have a young person at home, it is unlikely that young people will be able to afford to move out with the cost of living and rent. My daughter and I are just about managing at the moment. It would be nice if family units such as me and my daughter were considered, why are we treated differently to a couple for example?  |
| 307 | As a current user of the local support for council tax scheme I welcome the continuation and simplification of the scheme. As one of those on low fixed income, and not qualifying for benefit support, the council tax reduction makes a big difference to monthly bill and cost of living management. I'm not sure about all the proposed disregards, but assume the proposed new scheme will fairly support a range of different circumstances.  |
| 308 | I'd like to trust the council to do what's best for the dynamic of North Yorkshire - but I reiterate don't just keep punishing or expecting those who earn more to keep "bailing" people out!   |
| 309 | Good progress especially for areas that don't have bands currently.<br><br>Some people will clearly get less on new bands, and I would suggest this is analysed to prevent hardship at source, rather than just setting up an additional hardship fund  |
| 310 | When you took away the 100% support some years ago you put me into further poverty than I already was in. "Working Age" forced me despite my multiple disabilities being none of my fault into further poverty purely because I was disabled. Yet my friend in Leeds (so different rules) is disabled, working age and needs no carers, his area rules meant that he paid nothing for council tax but we were penalised for being working age disabled in North Yorkshire. You definitely need better understanding, better access and better awareness/advertising of what help is currently available in our area and what will be. Living in poverty is bloody Miserable |
| 311 | A single scheme will reduce staffing and operational costs by centralisation, good to Ctax payer. To move the goal posts (savings) in current economic, fuel crisis without a safety net being guaranteed will push individuals over the cliff edge, they and currents inhabiting, raised CAB.  |
| 312 | This scheme appears to me to concern only working age people. Will the same disregards be applied to retired people? I currently receive the 25% Reduction for Single Occupancy and Local Support for Council Tax.  |
| 313 | We need to be more compassionate and this scheme seems to be  |
| 314 | myself and partner both work, we have two children with us all of the time and 2 that visit on a weekend, we get no help with benefits due to working and earning over the benefit limit, yet we still struggle like most people. There needs to be support for the working class on an average income, we get nothing.   |
| 315 | Happy with the current Local Support for Council Tax as on Universal credit and working   |
| 316 | Many aspects of the proposed Schemes are very positive, in particular the 100% banding and recognition of the costs disabled people face and support for carers. Changes have been suggested to ensure implementation of the Scheme fully meets the aims of the proposal.<br>Further consideration is required to ensure equity for residents on Universal Credit (particularly disabled people, carers, those with capital in excess of £6,000 and tenants). Universal Credit claimants are worse off under this Scheme than legacy benefit claimants, even when receiving the same amount of benefit income. The  |

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

government has advised that all legacy benefit claimants will be migrated to Universal Credit by 2024. Parity for these claimants is needed to ensure that they do not experience a marked increase in liability when migrated, causing personal and political concern. Please note, detailed information about the changes suggested in the relevant sections for those who have UC housing costs, and those who receive disability benefits and/or Carer's Allowance.

In addition, it would appear to simplify the administration and ensure parity if anyone whose income equals their Universal Credit maximum amount (before any deductions) received 100% CTR, passporting as with legacy benefits. There may be a cost implication however it would ensure that those on the lowest incomes are fully supported, in line with the intentions behind the Scheme, and reduce administration costs. Passporting those who have income equal to their UC maximum amount would help ensure that those migrated onto UC by the DWP do not lose CTR entitlement when receiving transitional protection.

Consideration should also be given to disregarding the UC transitional protection element when people are moved to UC by the DWP through managed migration. Transitional protection is most likely to apply to disabled people and larger families. The changes suggested are needed to follow public law requirements of rationality and fairness, and to be non-discriminatory. If the Scheme deliberately intends to be less supportive for residents on Universal Credit this should be clearly identified and reasoning provided, particularly given the disproportionate impact on disabled people, women and those with multiple children. This has not been made clear in the consultation.

The need to align with the CPI has been noted. WBU would also suggest that consideration should be given to ensure that benefit ratings are taken into account so that any marked change (such as the £20 uplift) can be reflected in the bandings used. The Scheme does not reflect protections for larger families contained in the benefit system, and does not take into account the costs faced by larger families. The two-child limit on social security benefits applies only to births that occur after the limit came into place after 2017, and there are exceptions including multiple births, kinship carers, non-consensual sex at conception and others. Research has shown that the two-child limit is the biggest driver of child poverty and charities are campaigning to have the limit removed. Further, without passporting those receiving income equivalent to their maximum Universal Credit there is again disparity with those who are on passporting legacy benefits. At migration to Universal Credit some families could go from having the 100% CTR disregard to having to pay the full amount.

It appears that residents receiving help with childcare costs through the benefit system will have these taken into account. This could impact markedly on working families. It is suggested that any income for specific costs should not be taken into account as it is paid to the resident for a specific purpose and therefore should not be assessed as available income.

To summarise, aspects of the Scheme are very helpful to North Yorkshire residents however changes are needed to ensure parity for residents on Universal Credit who would receive less support (particularly disabled people, carers, those with capital in excess of £6,000 and tenants). To protect the most vulnerable residents the following mitigations, in particular, are suggested.

1. Protect benefit paid to claimants for specific costs. This relates to UC housing costs and childcare expenses (Universal Credit and Working Tax Credit).
2. Extend the disability benefit disregard (benefit 'not counted') to the limited capability for work-related activity element, the transitional severe disability premium element and disabled child elements in Universal Credit.
3. Include the Universal Credit carer element in the carer disregard, to include carers who no longer need to claim Carer's Allowance.
4. Introduce passporting for residents whose income equals their Universal Credit maximum amount.
5. Increase the capital limit to £16,000.

317 I am hoping that when complete it will be easy for people to use, not everyone is computer savvy and struggle to complete on line forms of pages and pages

318 please give reduced or 100% council TAX to NYCC foster carers

319 With living costs rising, as a parent of 2 (1 at college) in receipt of U.C. and working part-time the levels of Weekly income seems too low, and should be raised by around £50 per week.

**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

- |     |  |
|-----|--|
| 320 | Working age households often require two incomes to pay exorbitant council tax charged<br>Valuation of properties based on 1981 figures is desperately in need of updating many properties are in wrong bands and paying far too much for the size of their dwelling   |
| 321 | Can you please put the calculations used for the reduction scheme on the council tax bill instead of simply stating the amount of reduction  |
| 322 | There is no mention of those who claim working tax credits. Why is this and what is the proposal for them?<br><br>What about foster carers? They are self employed but rarely have a wage as the payments are not wages but allowances to care for the children in their care. Many carers, especially single carers are struggling financially and thinking of giving up foster caring.   |
| 323 | There needs to be a balance between creating a fairer council tax system which supports those on lower income but doesn't penalise those who work very hard in difficult jobs who already get taxed a lot. It is better that the new proposal differs depending on if you have dependents or not - though this may be complicated for divorces parents.  |
| 324 | What about foster carers - they receive no income only allowances? There is no provision for them  |
| 325 | I am unclear if there is any impact on people getting Guarantee Pension credit - currently passported for Council Tax relief - If this will also be included then all points I have made about disregarding carers element and disability elements paid additionally should also be disregarded  |
| 326 | I feel though you keep saying for working age people I feel this is still for working age people who are not working sadly so working still is not so beneficial for many where wages are low as far as money is concerned though there are so many reasons to work for self esteem, personal progression.   |
| 327 | This scheme needs to be easy to negotiate and understand. The phone lines to speak to people also need to be well staffed by people who really understand the new rules. In general, a change for the better especially the 100% deduction.  |
| 328 | I think when the Council work out support there are cases like my own that are unique and different.<br>My CTR can from £65 to £131 a month despite my income being the same, this is all because of me getting 85% reimbursement if my childcare costs back on UC and also claiming Carers Allowance even though this is 100% offset against my UC.<br>The problems I have had trying to resolve this.<br>Also when someone's CTR is cancelled it would be good practice to inform the claimant in writing. Sending a new bill is not sufficient as it does not confirm the benefit has ceased and the date etc or the reason why.<br>There needs to be better communication as for someone like myself whom has worked all their life and only claimed CTR the past few years as caring for my mum and being a single mum.<br>It has caused me a lot of tears the way Selby Council dealt with my situation. |
| 329 | Stop encouraging people onto benefits. create an environment for self improvement and better well paid jobs  |
| 330 | The proposed scheme will support the most vulnerable working age residents of the County.  |
| 331 | People need to understand how to budget and this scheme will help that issue. I'm a single man so I can only speak for my circumstances. I was rejected Council Tax help this year because I lost my job and had £13,000 in the bank. Before I found a new job my savings had crumbled to £7000. That was money I had been saving to pay off my mortgage early and I had been rejected due to my plans to be mortgage free. I thought benefit was there to support people during a difficult time. Not to turn its back until I was latterly on dire straits before it stepped in. Very sad attitude in my opinion. As I mentioned before a grace period would help people like me.  |





**26. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.**

332	The proposed Council Tax Reduction Scheme seems to be taking into account the needs of vulnerable people, of those going through hardship, those who need support the most, which is, I think, how it should be. As far as I can see, this scheme appears to have been well thought of, and I do hope it will be implemented giving priority to the protection of those in need.		
333	<p>Citizens Advice North Yorkshire reiterates the following points</p> <ol style="list-style-type: none"><li>1. Protect benefit paid to claimants for specific costs. This relates to UC housing costs and childcare expenses (Universal Credit and Working Tax Credit).</li><li>2. Extend the benefit disregard (benefit 'not counted') to the limited capability for work-related activity element and disabled child elements in Universal Credit.</li><li>3. Include the Universal Credit carer element in the carer disregard.</li><li>4. Introduce passporting for residents whose income equals their Universal Credit maximum amount.</li><li>5. Increase the capital limit to £16,000.</li></ol>		
334	It sounds a very good plan to help people who need help the most.		
		answered	334
		skipped	1761

**16. About you**

**27. Are you completing this form on behalf of an organisation or group?**

Answer Choices			Response Percent	Response Total
1	Yes		1.86%	18
2	No		98.14%	951
			answered	969
			skipped	1126

**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%	12
1	Westmoreland Housing Ltd			
2	The majority of hard working people!			
3	Encircle Housing			
4	Oswaldkirk Parish Meeting.			
5	Masham Parish Council (Chair)			
6	Scriven Parish Council			











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



7	Parish Council		
8	Pannal and Burn Bridge Parish Council		
9	Welfare Benefits Unit (WBU): it is clear that this Scheme has been carefully considered and aims to support the most vulnerable. Small changes are needed to meet the desired support for disabled people and carers on Universal Credit, and to avoid discrimination against tenants on Universal Credit. This is particularly relevant due to the government's intention to migrate all legacy benefit claimants on to Universal Credit by 2024.		
10	I am completing this as an individual but work in the leaving care team in North Yorkshire		
11	I hope the comments in the consultation are taken into account not just a paper exercise		
12	Citizens Advice North Yorkshire		
		answered	12
		skipped	2083

## 17. Questions for Individuals



### 28. Where do you live?

Answer Choices			Response Percent	Response Total
1	Craven District Council area		7.28%	68
2	Hambleton District Council area		15.20%	142
3	Harrogate Borough Council area		26.98%	252
4	Richmondshire District Council area		7.17%	67
5	Ryedale District Council area		10.06%	94
6	Scarborough Borough Council area		24.30%	227
7	Selby District Council area		8.46%	79
8	Outside of the North Yorkshire area		0.54%	5
			answered	934
			skipped	1161









### 29. Do you pay Council Tax?

Answer Choices			Response Percent	Response Total
1	Yes		94.70%	893
2	No		5.30%	50
			answered	943
			skipped	1152



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

Answer Choices			Response Percent	Response Total
1	Yes		45.65%	430
2	No		54.35%	512
			answered	942
			skipped	1153





### 31. Which of the following best describes your employment status?

Answer Choices			Response Percent	Response Total
1	Employed full time		33.55%	314
2	Employed part time		18.80%	176
3	Retired		19.98%	187
4	Unemployed		3.21%	30
5	In full or part time education		0.21%	2
6	Long term sick or disabled		18.38%	172
7	Providing care for others		5.45%	51
8	Maternity, paternity, or adoption leave		0.43%	4
			answered	936
			skipped	1159










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

Answer Choices			Response Percent	Response Total
1	Yes		0.32%	3
2	No		99.68%	934
			answered	937
			skipped	1158





### 33. How would you describe your gender?

Answer Choices			Response Percent	Response Total
1	Male		32.88%	311
2	Female		61.95%	586
3	I describe myself in another way		0.85%	8
4	I prefer not to say		4.33%	41
			answered	946
			skipped	1149









### 34. What is your age?

Answer Choices			Response Percent	Response Total
1	18-24		0.74%	7
2	25-34		9.31%	88
3	35-44		14.50%	137
4	45-54		22.22%	210
5	55-64		31.96%	302
6	65-74		12.80%	121
7	75-84		3.81%	36
8	85+		0.21%	2
9	Prefer not to say		4.44%	42
			answered	945
			skipped	1150

### 35. Do you consider yourself to be a disabled person or to have a long term, limiting condition?

Answer Choices			Response Percent	Response Total
1	Yes		31.46%	297
2	No		63.03%	595
3	Don't know		1.06%	10
4	Prefer not to say		4.45%	42
			answered	944
			skipped	1151

### 36. How would you describe your ethnic background?

Answer Choices			Response Percent	Response Total
1	English / Welsh / Scottish / Northern Irish / British		89.18%	841
2	Irish		0.32%	3
3	White Other		3.39%	32
4	Mixed / Multiple ethnic groups		0.53%	5
5	Asian / Asian British		0.21%	2
6	Black / African / Caribbean / Black British		0.21%	2
7	Other Ethnic Group		0.74%	7
8	Prefer not to say		5.83%	55
			answered	943
			skipped	1152

### 37. Other ethnic group?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	12
1	European			
2	Back to Q 33, there are two sexes. Why are you asking about gender which is the same thing? Don't start with all this absolute nonsense about 'non binary' and so forth. Don't confuse actual biological sex with individual personalities , body dysmorphia, or mental issues.			
3	Human			

### 37. Other ethnic group?

4	"Do I consider myself to be a disabled person"? Yes, as does my Consultant Neurosurgeon following injuries received on Active Service in HM Forces!		
5	Bulgarian		
6	Mixed race		
7	Yorkshire.		
8	White. English		
9	IWB - Indigenous White British.		
10	8		
11	Mixed		
12	Yorkshireman		
		answered	12
		skipped	2083

Please note that 5 responses were deleted as they contained very specific information which could cause distress to individuals.



## Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

### Council Tax Reduction Scheme 2023

Name of Workstream	LGR Benefits Group
Lead Officer and contact details	Kerry Metcalfe and Marcus Lee
Names and roles of other people involved in carrying out the EIA	LGR Benefits group with representatives from each of the existing districts/borough councils
How will you pay due regard? e.g., working group, individual officer	Working Group
When did the due regard process start?	September 2022

#### Section 1. Please describe briefly what this EIA is about.

Creation of a single unified Council Tax Reduction scheme for **working age applicants** for the whole of the North Yorkshire area.

The scheme for pension age applicants is prescribed by Central Government and the Council is required to calculate any reduction based on the prescribed rules.

#### Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it?

As the new billing authority, the North Yorkshire Council must adopt a policy for the Council Tax Reduction scheme for the year commencing 1<sup>st</sup> April 2023. The proposals must be adopted by Full Council by 11 March 2023. The seven existing schemes will expire on 31<sup>st</sup> March 2023

It is intended that a unified approach to the Council Tax Reduction Scheme be adopted by the new organisation to ensure equity across the whole of the North Yorkshire Council area

**Section 3. What will change? What will be different for customers and/or staff?**

The recommendations will allow a standard approach to granting Council Tax Reduction for working age applicants to be implemented across the whole of the new Council's area with effect from 1<sup>st</sup> April 2023.

Staff will be required to assess applications based on the new scheme with effect from 1<sup>st</sup> April 2023

**Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)**

Representatives including senior officers from each of the district and borough councils have been involved in the analysis and creation of the new scheme.

The scheme has been subject to consultation with the North Yorkshire, Police, Fire and Crime Commissioner, Parishes, the public and other stakeholders.

Full details of the consultation have been made available to the Council for its consideration when agreeing the new scheme.

**Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost, or reduce costs?**

Whilst a simplified scheme is being recommended, it has been designed to either maintain the same level of support to current applicants or to increase the level of support to low income households.

Since 2013 when Council Tax Reduction was introduced, a large number of authorities, including the North Yorkshire districts and boroughs, have required all working age applicants to pay a minimum payment towards their Council Tax liabilities. Three of the existing districts still require working age applicants to pay a minimum amount (the greatest being 12.5%). The remaining districts and boroughs allow working age applicants up to 100% support.

The new scheme will allow support to be paid up to 100% subject to the income of the applicant.

Inevitably, as with any change in scheme, there will be some winners and losers although the proposed scheme has been designed to protect the most vulnerable. It is proposed that the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment.



The Council will consider all applications for exceptional hardship on an individual basis, taking into account available income and essential outgoings. Where appropriate, further support will be given to the applicant.

<b>Section 6. How will this proposal affect people with protected characteristics?</b>	<b>No impact</b>	<b>Make things better</b>	<b>Make things worse</b>	<b>Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.</b>
Age	X	X	X	The implementation of a single unified Council Tax Reduction Scheme for working age applicants will have two major effects.
Disability	X	X	X	
Sex	X			
Race	X			
Gender reassignment	X			For the majority of the applicants that currently receive Council Tax Reduction (a total of 18753), 16,165 will receive either the same level of support or receive an increased level of support.
Sexual orientation	X			
Religion or belief	X			
Pregnancy or maternity	X			
Marriage or civil partnership	X			Approximately 2588 potentially will receive less support. In such cases, the Council will offer additional support using its Exceptional Hardship Scheme.

<b>Section 7. How will this proposal affect people with the following characteristics</b>	<b>No impact</b>	<b>Make things better</b>	<b>Make things worse</b>	<b>Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.</b>
Live in a rural area	X	X	X	The changes to policy will apply to all taxpayers who meet the relevant criteria
Have a low income	X	X		
Carers (unpaid family or friend)	X	X		

Health and wellbeing issues	X			
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**Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)**

North Yorkshire wide	The policies will apply equally across the whole North Yorkshire area.
Craven district	X
Hambleton district	X
Harrogate district	X
Richmondshire district	X
Ryedale district	X
Scarborough district	X
Selby district	X

**If you have ticked one or more districts, will specific town(s)/village(s) be particularly impacted? If so, please specify below.**

No

**Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.**

The changes to the scheme will affect any working age council taxpayers who apply for Council Tax Reduction

<b>Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)</b>	<b>Tick option chosen</b>
<b>1. No adverse impact - no major change needed to the proposal.</b> There is no potential for discrimination or adverse impact identified.	<b>X</b>
<b>2. Adverse impact - adjust the proposal</b> - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
<b>3. Adverse impact - continue the proposal</b> - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	

<b>4. Actual or potential unlawful discrimination - stop and remove the proposal</b> – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
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**Explanation of why option has been chosen.** (Include any advice given by Legal Services.)

There is a requirement to implement a single Council Tax Reduction scheme within the North Yorkshire area. The scheme has been introduced following the legislative requirements.

The majority of applicants will receive the same or more support. Where any applicant receives less support, the Council will provide an exceptional hardship scheme which will allow households to apply for additional help.

**Section 11. If the proposal is to be implemented, how will you find out how it is really affecting people?** (How will you monitor and review the changes?)

The new scheme will be monitored during the 2023/24 period and, if required, a further report will be provided for Council consideration should changes be required for future years.

**Section 12. Action plan.** List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements

**Section 13. Summary** Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

The rationale for the recommendations is to:

(a) implement a consistent unified Council Tax Reduction scheme across the whole of the North Yorkshire area.

**Section 14. Sign off section**

This full EIA was completed by:

**Name:** Kerry Metcalfe

**Job title:** Head of Finance (Scarborough Borough Council)

**Signature:**

**Completion date:** 4 October 2022

**Authorised by relevant senior officer (signature):**

**Date:**