

DRAFT SCHEME PROPOSALS AND CONSULTATION QUESTIONS:

Please note, this is a text representation only of the proposals and questions and does not include artwork, tick boxes and spaces for answers to questions on the actual document.

Question 1:

Are you answering this survey as:

An individual or an organisation representing a community

Question 1a:

If you are answering this survey as an organisation, which group/membership does your organisation represent?

Principles:

Question 2:

To what extent do you agree with the following principle?

Every household with working age members should pay something towards their Council Tax Bill:

Strongly agree, agree, neither agree nor disagree, disagree or strongly disagree

Question 3:

To what extent do you agree with the following principle?

The Local Council Tax Support scheme should encourage people to work.

Strongly agree, agree, neither agree nor disagree, disagree or strongly disagree

Our proposals:

Proposal 1:

Current scheme:

Under the current scheme, the Council Tax Benefit entitlement can be up to 100% of their Council Tax bill for all eligible claimants.

Proposal:

Pensioners would continue to receive support for up to 100% of their Council Tax bill as they will be protected by the Government under a national scheme. We propose to also protect working age claimants classed as severely disabled and in receipt of a Severe Disability Premium in the Local Council Tax Support Scheme. This means that pensioner and claimants classed as severely disabled, would be the only claimants that could still receive support for up to 100% of their Council Tax bill. All other working age claimants would be expected to pay something towards their Council Tax bill.

Question 4:

How reasonable do you think this proposal is?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 4a:

Please use the space below for any comments you may have.

Proposal 2:

Current scheme:

Under the current scheme, Council Tax Support can be given to those of working age for up to 100% of their Council Tax bill.

Proposal:

For the new scheme, we propose to reduce this to 80%. This means that all working age claimants that are not protected would be expected to pay at least 20% of their Council Tax bill.

Question 5:

How reasonable do you think this proposal is as a way of contributing to the reductions that need to be made?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 5a:

Please use the space below for any comments you may have.

Proposal 3:

Current scheme:

In the current scheme, a person could get 100% Council Tax benefit no matter how large their house is.

Proposal:

We want to change this so that the new Council Tax Support scheme is limited to the level that would be given for a smaller house. We propose that we limit the maximum support offered based on 80% of the Council Tax bill for a Band D property, even if the claimant lives in a property with a higher banding than D (ie E, F, G or H). This means that any claimant who lives in a property with a banding higher than D would have their support calculated as if they lived in a Band D property.

Question 6:

How reasonable do you think this proposal is as a way of contributing to the reductions that need to be made?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 6a:

Please use the space below for any comments you may have.

Proposal 4

Current scheme:

Some customers are not entitled to Council Tax Benefit in their own right because their own income is too high or they have too much in savings. However, they can claim a Second Adult Rebate, for a reduction of up to 25% off their bill, because they have another adult living with them who is on a low income.

Proposal:

We propose to remove the Second Adult Rebate under the new scheme which means that all those of working age currently entitled to a Second Adult Rebate would have to pay 100% of their Council Tax bill.

Question 7:

How reasonable do you think this proposal is as a way of contributing to the reductions that need to be made?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 7a:

Please use the space below for any comments you may have.

Proposal 5

Current scheme:

We currently disregard any child care costs when calculating Council Tax Benefit. This means we deduct the amount of money a claimant pays for their child care before calculating their Council Tax Benefit entitlement. This is to ensure that working parents are no worse off than someone on the same level of income who does not work.

Proposal:

APPENDIX B

We propose to keep disregarding child care costs when calculating Council Tax Support. This does not contribute to any reductions but would provide an incentive for parents to stay in work or return to work.

Question 8:

How reasonable do you think this proposal is?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 8a:

Please use the space below for any comments you may have.

Proposal 6

Current scheme:

Under the current scheme, claimants are able to have savings of up to £16,000 and still receive support towards their Council Tax Bill.

Proposal:

We propose to reduce this to £6,000. This means that claimants with savings that exceed £6,000 and are not on passported benefits, such as Income Support, Employment and Support Allowance (income related), Job Seekers Allowance (income based) or Pension Credit (Guarantee), would be expected to pay 100% of their Council Tax bill.

Question 9:

How reasonable do you think this proposal is as a way of contributing to the reductions that need to be made?

Question 9a: Please use the space below for any comments you may have.

Proposal 7

Current scheme:

Under the current scheme, Child Benefit is not included as income when calculating a claim.

Proposal:

For the new scheme, we propose to keep excluding Child Benefit payments as income when calculating the claimant's Council Tax Support entitlement. This would not contribute to any reductions but would not disadvantage working age people who work.

Question 10:

How reasonable do you think this proposal is?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 10a:

Please use the space below for any comments you may have.

Proposal 8

Current scheme:

Under the current scheme, maintenance payments are not included as income when calculating a claim.

Proposal:

For the new scheme, we propose to keep excluding maintenance payments as income when calculating the claimant's Council Tax Support entitlement. This would not contribute to any reductions but would ensure that parents are not disadvantaged.

Question 11:

How reasonable do you think this proposal is?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 11a:

Please use the space below for any comments you may have.

Proposal 9

Current scheme:

To provide an incentive for working, we disregard a certain proportion of working claimants earnings so they will be better off than someone on the same level of income who does not work. Under the current scheme, this is £5 for single claimants, £10 for couples and £25 for lone parents.

Proposal:

To make the new scheme simple and fair, we propose to introduce a flat rate of £25. This means we would disregard the first £25 of earnings for all our working claimants.

Question 12:

How reasonable do you think this proposal is?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 12a:

Please use the space below for any comments you may have.

Proposal 10

Current scheme:

If a person receives Disability Living Allowance, a Care Component may be added if they require help with day to day tasks or if they need frequent personal care.

A lower, middle or higher rate is paid depending on the care needs of the claimant. Single claimants that receive a middle or higher rate Care Component are classed as severely disabled and can attract a Severe Disability Premium too, as long as no one lives with them and no one receives a Carer's Allowance for looking after them. Couples can also receive this premium as long as they both are eligible for a middle or higher rate Care Component, no one lives with them and no one receives a Carer's Allowance for looking after either of them. Under the current scheme, claimants who are eligible to Severe Disability Premium can receive support for up to 100% of their Council Tax bill.

Proposal:

We propose to keep this within the new scheme to protect our most vulnerable residents.

Question 13:

How reasonable do you think this proposal is?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 13a:

Please use the space below for any comments you may have.

Proposal 11

Current scheme:

Council Tax Benefit is assessed on the needs of the claimant, partner and dependant children. Other adults are expected to contribute towards the Council Tax bill depending on their income. This could change so that these adults contribute more towards the Council Tax bill.

Proposal:

We propose that the level of contribution a non-dependants living in the claimant's household would be expected to contribute towards the Council Tax bill will not change from the current scheme.

Question 14:

How reasonable do you think this proposal is as a way of contributing to the reductions that need to be made?

Very reasonable, reasonable, neither reasonable nor unreasonable, unreasonable or very unreasonable

Question 14a:

Please use the space below for any comments you may have.

Impact of the changes:

Question 15:

Does your household receive Council Tax Benefit?

Yes, no or don't know

Question 15a:

What impact would the proposed changes have to your financial situation, or the financial situation of those communities you represent?

Very high, high, medium, low or very low

Question 15b:

Please use the space below for any comments you may have.

Question 16:

We are aware that some groups of people may be more affected than others when the Local Council Tax Support Scheme is introduced in April. We have identified a few groups that may be affected by these changes. Please tell us whether you think the changes we have proposed will have a high, medium or low impact on each of these groups.

High, medium, low or don't know.

Families with children

Lone parents

Carers

Part time workers

Full time workers

People who are disabled

Single people & couples without children

Question 17:

Please tell us about any other groups who may be affected by the changes.

Question 18:

How are the groups you have told us about affected by the proposed changes?

If you are answering as an organisation, please tell us how these changes would affect the group(s) you represent.

Question 19:

If you are answering as an organisation, please tell us how these proposed changes would impact on the services you provide?

Question 20:

What do you think we could do to ensure a smooth transition into the new scheme for those people affected by the changes we propose?

About you:

Question 21:

Are you a resident of Newcastle-under-Lyme?

Yes or no

Question 22:

Are you submitting your views as (tick all that apply):

A relative of a Council Tax Benefit claimant
Voluntary organisation
Nationally or locally elected member/MP
Community group
A friend of a Council Tax Benefit claimant Housing Association
Resident outside of Newcastle-under-Lyme
Partner organisation
Resident of Newcastle-under-Lyme
Private landlord
Council Tax Benefit claimant
None of these
Other
If other, please specify.

Question 23:

Does your name appear on the Council Tax Bill for your household?
Yes, no or don't know

Question 24:

Does your household receive any of the following benefits? (tick all that apply)
Attendance Allowance
Child Tax Credit
Income Support
Carers Allowance
Disability Living Allowance
Child Benefit
Council Tax Benefit
Job Seekers Allowance
Housing Benefit

Question 25:

Would you say that any of the following describes your household?
A family with one or two dependant children
A household that includes someone who is disabled
A family with three or more dependant children
A single person household or a couple without children
A lone parent household
A household with full and/or part-time workers
None of these

Question 26:

Do you regularly provide unpaid support caring for someone?
Yes or no

Monitoring Questions:

Giving the following information is optional but it will help us to use the information you have provided more effectively.

Question 27:

Are you male or female?
Female, male or prefer not to say

Question 28:

What is your age?

18-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75+ or prefer not to say

Question 29:

What is your ethnic origin?

Asian or Asian British

Mixed Heritage

Chinese

Black or Black British

White British

White Other

Prefer not to say

Other

If other, please specify

Question 30:

Do you consider yourself to have a disability or long term health condition?

Yes, no or prefer not to say

Question 30a:

If yes, please specify

Communication

Hearing

Learning

Mental health

Mobility

Physical

Visual

Other

If other, please specify

Question 31:

Are you receiving a Retirement Pension or Pension Credit?

Yes, no or prefer not to say

Question 32:

What is your relationship status?

Single, married, none of these, living as a couple, civil partnership or prefer not to say