

**SUMMARY ANALYSIS OF SCHEME PROPOSALS**

**Respondent profile:**

146 responses have been received to the consultation questionnaire with a further 300 responses collected by telephone and face to face surveys. An additional three none specific responses were received. This is a statistically robust number of responses based on the population of the borough of Newcastle-under-Lyme.

95% of respondents were residents of the area, with additional responses from friends or relatives of residents, voluntary organisations and community groups, housing associations and private landlords.

The proposal with the most support was Proposal 10 which ensures continued provision for those claiming a Severe Disability Premium. Least support was received for Proposal 6 under which the amount of savings claimants can protect would be reduced from £16,000 to £6,000.

There was a high level of support, which means 75% or more of respondents thought a proposal reasonable, for over half of the proposals. These were proposals 1, 5, 7, 9, 10 and 11. No proposal was thought to be unreasonable by a majority of respondents.

Those disagreeing with the proposals were more likely to voice their concerns and provide commentaries explaining their view point than those agreeing.

**Key Principles**

Respondents were invited to state to what extent they agreed or disagreed with the following principles.

**Key Principle 1:** Every household with working age members should pay something towards their Council Tax Bill.

**Consultation responses:**

78% of responders agreed  
 6% of responders neither agreed or disagreed  
 16% of responders disagreed

**Key Principle 2:** The Local Council Tax Support Scheme should encourage people to work.

**Consultation responses:**

88% of responders agreed  
 6% of responders neither agreed or disagreed  
 6% of responders disagreed

**Results Summary**

	Percentage of responders who believed the proposal was	Percentage of responders who believed the proposal was	Percentage of responders who believed the proposal was
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	reasonable	neither reasonable or unreasonable	unreasonable
<b>Proposal 1</b>	<b>76%</b>	<b>8%</b>	<b>16%</b>
<b>Proposal 2</b>	<b>68%</b>	<b>9%</b>	<b>23%</b>
<b>Proposal 3</b>	<b>68%</b>	<b>13%</b>	<b>19%</b>
<b>Proposal 4</b>	<b>64%</b>	<b>17%</b>	<b>19%</b>
<b>Proposal 5</b>	<b>85%</b>	<b>9%</b>	<b>6%</b>
<b>Proposal 6</b>	<b>46%</b>	<b>11%</b>	<b>43%</b>
<b>Proposal 7</b>	<b>76%</b>	<b>10%</b>	<b>14%</b>
<b>Proposal 8</b>	<b>68%</b>	<b>16%</b>	<b>16%</b>
<b>Proposal 9</b>	<b>81%</b>	<b>12%</b>	<b>7%</b>
<b>Proposal 10</b>	<b>89%</b>	<b>7%</b>	<b>4%</b>
<b>Proposal 11</b>	<b>78%</b>	<b>12%</b>	<b>10%</b>

### Results - Proposals

**Proposal 1:** 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 pensioners 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.

#### Consultation responses:

76% of responders believed this proposal was reasonable.

8% of responders believed this proposal was neither reasonable nor unreasonable.

16% of responders believed this proposal was unreasonable.

#### Comments:

There is a high level of support for this proposal and this was reinforced through respondent's comments, particularly in relation to protecting pensioners. Through their comments however, some respondents felt that many pensioners could afford to pay and should therefore be means tested. Concerns were also raised about the implications for other working age claimants and other vulnerable groups including students and carers who should additionally be protected.

#### Pensioners:

There was some agreement that "protecting pensioners is fair" because pensioners have "worked hard and saved for their retirement." However, some respondents felt that many pensioners are "financially robust" and "make extensive use of services" and they should therefore be "means tested" to decide whether they should make a contribution towards their Council Tax Bill. Under the current proposal, some respondents felt that "a pensioner with a million pounds in the bank" will be protected but "a family of four with no income will lose benefit."

#### Disabled:

Clarity on the "definition of severely disabled" was sought as disability assessments were thought to be "unfair to certain disabilities" and the system of assessment was viewed as "severely flawed and unfit for purpose." A new, "credible system" should be implemented before any changes are made to the Council Tax Support System.

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Both “physical and mental disabilities” should also be included and assessed by a “medically qualified expert”. There were additional reservations about the inclusion of disabled claimants with some respondents of the view that they are already financially better off as they receive “extra allowances” and are therefore “more able to pay than anyone on basic benefits.”

### Working age claimants:

There was general agreement with the statement that if you are fit and able to work, you should pay something towards your Council Tax Bill. Currently it was considered likely that it is easier for some to stay on benefits rather than look for work and the new scheme would “encourage people to look harder for work” and would encourage them to take an interest in how their “Council Tax is spent or misspent.” However, the opposing view was that this would “make poor people pay more money that they don’t have” and that many would “struggle to pay anything towards their Council Tax.” This would therefore “make poor people poorer.”

**Proposal 2:** 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.

### **Consultation responses:**

68% of responders believed this proposal was reasonable.

9% of responders believed this proposal was neither reasonable nor unreasonable.

23% of responders believed this proposal was unreasonable.

### **Comments:**

There was moderate support for this proposal, and respondents commented on the amount which claimants should be expected to pay with some feeling that 20% was too much and conversely others feeling it was not enough. The general principle for encouraging people back into work was clearly supported through respondent’s comments.

### 20% is too much to pay:

Twenty per cent was considered to be too much to pay in the “current climate” as there is “no job that is secure” and when people lose their jobs it is key that they are provided with the support that they need.

Respondents also expressed concern that this proposal may be discriminatory towards those “who may not be able to get jobs even though they are of working age” and that “some provision should be made for those who are seeking employment but not yet in a job.”

The majority of those commentating did however focus on concerns that this proposal is making “the poor” the “target of money saving initiatives.” A number asked questions such as “how are poor people going to pay without an increase in benefits?” People unemployed through “no fault of their own” would be penalised by having to “use their benefit money for this”, putting them and their families under further “financial pressure.”

### 20% is a fair amount to pay:

Those that commented in support of the proposal felt that 20% was not too much to pay and that “20% should be the absolute minimum contribution.” This was supported by the view that “whether working or not, they still use Council Services”

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with another suggesting that it would be acceptable to ask for more than 20%, with a “30% reduction” being suggested as a reasonable amount.

### Encourage people to get jobs:

For people who have just started work, it is important to give them “some encouragement” and this proposal would make it “very difficult for the low paid” according to one respondent. Conversely, others felt that this proposal could encourage people to take up work because they will no longer be “getting something for nothing.”

### Everyone should pay the same:

A few respondents were of the view that “everyone should pay 100%” of the bill with one in particular commenting that they “don’t receive a rebate for having paid the full amount for years.”

### It depends:

One felt that their response to this proposal would depend upon the amount of monetary support being offered by the Government for the new scheme. If the government will fund “80% of the contribution then 20% is reasonable”. However, if “50% is being funded by the government, then 50% would be reasonable.”

**Proposal 3:** In the current scheme, a person could get 100% Council Tax Benefit no matter how large their house is. 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.

### **Consultation responses:**

68% of responders believed this proposal was reasonable.

13% of responders believed this proposal was neither reasonable nor unreasonable.

19% of responders believed this proposal was unreasonable.

### **Comments:**

There was moderate support for this proposal and respondents voiced their concerns in relation to those who had fallen on hard times, feeling that a grace period should be provided to assist people in such times. Basing decisions on housing need and not housing size was a common discussion raised amongst respondents with some feeling that those living independently in large houses should be encouraged to move. Others recognised the issues and complexities in relation to moving, particularly for pensioners who have remained in their original family homes.

### Redundancy:

Although it was recognised that the implementation of this proposal is clearly a way of making the savings needed, many respondents were concerned that this proposal is “trying to penalise people who have at some point in the past, done well” and have “worked hard for a larger house.” They may have been made redundant or “fallen on hard times.” They should not be “singled out” and there should be a “grace period” in cases of redundancy.

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### Base proposals on housing need not housing size:

Others felt that their agreement with the proposal would depend on housing need and they stated for example that a family may need to live in a “larger house.” A large family should not be expected to live in a “two bed house”. It is not fair for “people who live in a big house who are on a low income, like big families who are struggling to pay out their bills.” The proposal would be more reasonable if it was directed towards people who are living “independently in a large house.”

### Larger houses:

Concerns were also expressed about how “moving house would cost a huge amount of money” and that this could “force people to move out of their family home into a smaller property.” It is likely that many of these properties were originally family homes and “pensioners may not want to down size because their home is a reflection of their life and holds lots of memories and provides the space needed for family visits.” Some did however feel that if people can afford to live in a property bigger than Band D then they must have “some money” and if they cannot afford the proper Council Tax rate they should “move or let out some of the spare rooms.”

### Additional comments:

“I am concerned because my neighbour’s property tax band differs to mine, i.e. a lower band to mine, despite the fact that my property is virtually the same and the previous owners of my property stated which band they were in prior to my purchasing the property. However, upon moving in and receiving my Council Tax Bill I was dismayed to see that your Council had “upped” the band! I did dispute this when I moved into my property but unfortunately you declined to amend my banding and I have therefore paid significantly more Council Tax than my neighbours over the years which is unfair and inequitable.”

“Council Tax should reflect the services used by people as well. Someone living in a higher tax band is not always taking the same from the facilities provided as a lower band property, full of people who may not all be working.”

**Proposal 4:** 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. 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

### **Consultation responses:**

64% of responders believed this proposal was reasonable.

17% of responders believed this proposal was neither reasonable nor unreasonable.

19% of responders believed this proposal was unreasonable.

### **Comments:**

There was moderate support for this proposal with respondents feeling that it was a “sensible idea” and that household incomes should be “combined” to ascertain the “true level of affordability” of this proposal. On a more basic and general level, some felt that “if people work then they should pay” and it was considered reasonable that the second adult should be “encouraged to contribute to the household”. Others did

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question the affordability for some and also where “students” fitted into this proposal and clarification on whether the proposal would affect students was sought.

### Financial pressures and the ability to pay:

The financial pressures that the implementation of this proposal would cause was a common concern with respondents feeling that “some working adults do not receive enough money for this” and that often one member of the household may be “supporting another, less fortunate adult” and may therefore not be “personally wealthy” themselves. For this reason, it was therefore felt that this type of rebate should be decided on “a joint income basis” and upon “individual savings.”

### Resource intensive to monitor:

Concerns were raised amongst respondents that some residents do not currently declare additional adults who live in their household and this needs to be resourced and enforced more strictly. One also felt that this proposal would just be “too complicated to keep track of.” For example, a second person’s “wage could increase” or they could “lose their job” and it would be extremely difficult to resource and keep up with such changes.

### Relationships and alternative accommodation:

According to some respondents, people living together can usually be expected to “pool their income when they hit hard times” and if they do not want to support one another then “one can move out and both would be charged for Council Tax independently.”

### Awareness of the Second Adult Rebate:

One respondent commented that they didn't even know that the Second Adult Rebate existed. They wished they had known about it as they would have “applied for it.”

**Proposal 5:** 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.

### **Consultation responses:**

85% of responders believed this proposal was reasonable.

9% of responders believed this proposal was neither reasonable nor unreasonable.

6% of responders believed this proposal was unreasonable.

### **Comments:**

There was a high level of support for this proposal with the majority supporting parents and feeling that it was reasonable to encourage them to work or to remain in work.

### Parents need the help and children need to be protected:

Respondents who felt the proposal was reasonable were of the belief that “childcare costs are the biggest bill a working parent has to face” and they should “have help.” It was also considered a good idea as expensive childcare costs do “affect a lot of families.” Ensuring that “informal childcare costs” are taken into consideration and not just “expensive nursery fees” was additionally requested. It was also felt that “evidence of payments” made should be provided.

### Encourage people to work:

The principle of encouraging people to work was considered “good” and “families need to be shown respect for working rather than just accepting benefits.”

### Everyone should contribute:

Those who disagreed with the proposal felt that people “shouldn’t have children if they can’t afford the cost of childcare” and that having children is a choice, so “why should those without children pay for this?”

### Additional comments:

- “Including childcare costs in the calculation of support would encourage people to work.”
- “Parents should stay at home to look after their children.”

**Proposal 6:** Under the current scheme, claimants are able to have savings of up to £16,000 and still receive support towards their Council Tax Bill. 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.

### **Consultation responses:**

46% of responders believed this proposal was reasonable

11% of responders believed this proposal was neither reasonable nor unreasonable

43% of responders believed this proposal was unreasonable

### **Comments:**

There was some support for this proposal with many commenting that protecting £10,000 would be considered more reasonable.

### The limit should be higher or remain at £16,000:

It was considered that “£6,000 is not a huge amount of savings” and “could go in one emergency.” It is “a big drop when you haven’t got money coming in.” Therefore, it was considered that “£10,000 would be a more reasonable and fairer amount to protect” and “phasing” in the changes would enable a smoother transition.

### It’s unfair on savers:

A number of respondents were concerned that the implementation of this proposal would act to penalise savers and may “discourage people from saving.” “People work all their lives and save but some people don’t work and claim benefits.” “Don’t punish people who have saved.” Under this proposal, “anyone who has been made redundant with a modest pay off will immediately get ‘clobbered’ whilst looking for fresh work in a very difficult employment market” and for this reason, it was considered important to revise this proposal.

### £6,000 is a reasonable amount to protect:

A few respondents agreed with the proposal and felt that it was reasonable to protect £6,000. They felt that most people don’t have “above £6000 in their account” and they were of the opinion that “people should not rely on the state when they have these kind of savings.”

### Difficult to administer and police:

A few respondents were concerned that this proposal may encourage “people to be untruthful” about their savings, to “spend” them or not to declare “a change of circumstances.”

**Proposal 7:** 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.

### **Consultation responses:**

76% of responders believed this proposal was reasonable.

10% of responders believed this proposal was neither reasonable nor unreasonable.

14% of responders believed this proposal was unreasonable.

### **Comments:**

There was a high level of support for this proposal and those in support were of the view that this money is for the child's benefit and should therefore be protected. Some however did feel that Child Benefit should be treated as income, especially considering the fact that some parents are wealthy and do not need to rely on this support.

### Benefit is for the child's welfare:

Child Benefit is for “the child and not the parent” and therefore it is reasonable that it “should not be included as income.” It is there to help with the child's “living costs” and is part of “a low income family's weekly income.” Maintaining this support will ensure that there is “some money” for the protection of children.

### Limit it to two children:

A few respondents felt that this proposal would be more reasonable if “Child Benefit was limited to two children”.

### It should be treated as income:

Some respondents were of the view that Child Benefit payments should be included as they still contribute towards “income”. “Child Benefit is still an income” so “why should it be excluded?” “People get a fortune in Child Benefit - what about the people who do not have or cannot have children? They are always worse off.”

### Additional comments:

“I think Child Benefit needs reform - especially for those high earners who can afford to support their children.”

“Stop Child Benefit on richer people. Leave the poor alone.”

**Proposal 8:** 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.

### **Consultation responses:**

68% of responders believed this proposal was reasonable.

16% of responders believed this proposal was neither reasonable nor unreasonable.



16% of responders believed this proposal was unreasonable.

### **Comments:**

There was moderate support for this proposal with many respondents feeling that it depends on an individual's circumstances as to whether or not the proposal is reasonable.

#### Reliability of maintenance payments:

As well as depending on the "level of maintenance", respondents also raised concerns about the "reliability of the maintenance" feeling that "people could be left destitute if they have to pay." However, "if maintenance is paid regularly then it should be assessed and included as regular income." An alternative view expressed was that there should be a "capped level of maintenance that is disregarded."

#### All income should be included:

Others were firmly of the view that "maintenance payments" are still "an income" and therefore should be included as income. Everyone should be "means tested" and even though it would "take a while", it would "save much more money overall."

#### The money is for the child's welfare:

A few respondents commented that "this money is not income", it is for the "benefit of the children" and is to pay for their "upkeep and needs" and "should not form part of a household income." Children need to be "provided for, kept safe and secure, nurtured, fed and sheltered" and maintenance payments can assist a parent in meeting this aim.

**Proposal 9:** 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. 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.

### **Consultation responses:**

81% of responders believed this proposal was reasonable.

12% of responders believed this proposal was neither reasonable nor unreasonable.

7% of responders believed this proposal was unreasonable.

### **Comments:**

There was a high level of support for this proposal and comments included that this proposal is "fair" and "everyone should be treated the same" and the proposal is "much easier to understand" than the current approach.

#### It's good to reward working people:

Some respondents felt that this proposal was an "incentive" and will "encourage people to go into work." "Anything to encourage people to work is good" and "a fixed incentive for working people is a bonus." This proposal is "one of the few benefits of the changes."

#### There aren't enough jobs:

There were however concerns about the lack of available jobs. We are currently in "a time of high unemployment when incentivisation to work is broadly irrelevant and

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this is therefore effectively a form of taxation on poverty.” Some people want to work but there are not any suitable jobs available, “why should they be punished as well?”

### Different groups of people need to be treated differently:

Some clearly felt that different groups of people needed to be treated differently for the proposal to be fair, some groups in particular were highlighted:

- “Lone parents should continue to get a higher disregard.”
- “£25 for a single person, £25 for a couple is unfair. Surely it should be £50 for a couple. Otherwise where is the incentive to be a couple, get married, and have children?”

**Proposal 10:** 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. We propose to keep this within the new scheme to protect our most vulnerable residents.

### **Consultation responses:**

89% of responders believed this proposal was reasonable.

7% of responders believed this proposal was neither reasonable nor unreasonable.

4% of responders believed this proposal was unreasonable.

### **Comments:**

Overall, there was a high level of support expressed for this proposal. However, in the commentary, there were two main opposing views expressed, one of which was in support of the proposal and the other against it. Those in opposition felt that everyone should at least make a small contribution towards their Council Tax Bill.

### Protect disabled people and others who are vulnerable:

“Disabled people need the help” and there is “no need to make life even harder for them.” This is “a good decision and will keep them out of residential houses.”

However, this proposal could lead to “further inequity” and those people who do not attract the Severe Disability Allowance could be “driven further into poverty.”

It was also felt that Carer’s for disabled people should be given due consideration in these proposals.

The Government keeps “punishing the carers to save themselves and the council millions in care costs each year” and they were concerned that the Council was aiming not to do “anything for these” people.

### Everyone should pay something:

Whilst respondents recognised that these claimants are very disabled, they also acknowledged that they have a much higher income than the unemployed and those

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on lower levels of DLA. "People on DLA get top up payments and therefore they should contribute something towards their Council Tax."

**Proposal 11:** We propose that the level of contribution a non-dependant living in the claimant's household would be expected to contribute towards the Council Tax bill will not change from the current scheme.

### **Consultation responses:**

78% of responders believed this proposal was reasonable.

12% of responders believed this proposal was neither reasonable nor unreasonable.

10% of responders believed this proposal was unreasonable.

### **Comments:**

There was a high level of support for this proposal and there was a general view amongst these responses that people should pay if they are "working and earning a reasonable wage." Some felt that "family members" should be treated more favourably than other household members and some were concerned about the "ability for low earners to pay" whilst others queried how the system is currently administered and policed.

#### Everyone should contribute something:

"If the person is working and earning a reasonable wage then they should pay their share." However, it should be up to "the head of the household" to ensure all members of the household pay their "fair share towards the bill" as individual billing would be like the "old Poll Tax", and "we all know how well that went down at the time."

#### It depends on who the non dependent is:

Respondents were of the views that if other members of the household were working then they "should make a contribution." It does however depend on who the non dependent is. " They should have to pay more if they are not part of the actual family! Otherwise we may as well all rent out rooms and then you will get even less revenue for just as many people living in the area!"

#### Difficult for low earners:

A few respondents commented that "financial circumstances may not allow this contribution."

#### It will be difficult to administer and police:

A few respondents questioned how the proposal is going to be "administered."

### **Other responses**

There were also an additional small number of responses covering either single or limited item points. These were as follows:

The Royal British Legion identified the need to provide protection for recipients of War Disablement Pensions, War Widow's Pensions and Armed Forces Compensation Scheme payments.

A private landlord responded with comments about Housing Benefit, which is outside the scope of this consultation.

A single anonymous borough resident commented on deducting Council Tax direct from welfare benefits and Council Tax payment instalment schemes, also both outside the scope of this consultation.

### **Financial Impact of Proposals:**

Respondents were also asked what impact the proposed changes would have to their financial situation or the financial situation of those communities they represent.

69% of responders believed the impact would be low.

16% of responders believed the impact would be medium.

15% of responders believed the impact would be high.

### **Additional Comments:**

#### Groups who may be affected by the proposals:

Many groups will be affected by the implementation of the proposals and these include both those that have been previously identified during the consultation questionnaire as well as others not identified during the consultation process such as “students”, “military widows” and “carers.”

#### Likely affects of the changes:

It is expected that the implementation of the proposals would have either a high or a medium affect on most and affects could be positive but are most likely to be negative. It is likely that the proposals could have a positive affect by encouraging people to “get a job.” However, many would “struggle” if the proposals are implemented and they would see a “reduction in their standard of living.” With rises in general “household expenses” and “bills” along with other changes in “welfare reforms”, “more poverty should be expected” and “saving would become an absolute waste of money.”

#### What can be done to ensure a smooth transition into the new scheme for those people affected by the proposed changes?:

A few were of the view that a smooth transition into the new scheme would not be possible. The Council should “oppose the legislation” and “changes to the current Council Tax Support Scheme” as people will not be able to “afford” the increases that will be required from them. Others felt that the received feedback should be duly considered and that benefits should be “reduced gradually” to allow people the time to adapt to the new scheme. “Phasing” was strongly supported and in particular protection was requested for vulnerable people during the first year that the proposals were implemented.

Before implementing the new scheme, it is vital that those who will be directly affected receive communications which are in “plain English” and are clear, easy and simple for all to understand. These should be sent directly to respondent’s home address and “leaflets, flyers and local newspapers” should also be used to advertise the scheme on a wider basis. “Drop in sessions” and “workshops” on budgeting would be useful to ensure that people understand what is happening and are equipped to manage in the longer term. It is likely that the implementation of the proposals would also lead to a significant increase in the need for “debt and benefit advice” in the longer term.

Once the scheme is in place, it would be important to run “financial assessments” on people’s ability to pay before the “courts and bailiffs” become involved and for support to be available in cases of “severe financial hardship.”

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It was further recognised that the implemented scheme may require “some adaptation” and doing this after “six to twelve months” of the scheme being implemented was considered vital.

Please note:

*Throughout, items contained within quotation marks are the views expressed by consultation responders and are reported to fairly reflect comments received. In some cases, groups or situations mentioned may already be assisted by schemes other than the proposed Localised Council Tax Support scheme or comments are based on a misunderstanding of how the current benefit scheme works or what will be allowed by legislation in the future.*