

Proposed Local Support for Council Tax Scheme – Consultation Responses

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WHAT BENEFITS WILL THESE PROPOSALS BRING TO COPELAND RESIDENTS

To enable residents of Copeland to see the progress that the Council is making in delivering a new Local Support for Council Tax scheme (LSCT) as required by the Local Government Finance Act 2012.

WHY HAS THIS REPORT COME TO THE EXECUTIVE?

(E.g. Key Decision, Policy recommendation for Full Council, at request of Council, etc.)

Following Council approval to the draft LSCT scheme on 6th September, the proposed LSCT scheme was consulted on. The consultation ended on 21st October and the results of the consultation are attached to this report.

RECOMMENDATION:

1. It is recommended that the Executive considers the consultation responses and makes a recommendation to Council before the deadline of 31st January 2013 on the Council's proposed scheme.

1. BACKGROUND

- 1.1. CBC's proposed scheme for the Localised Support for Council Tax has been considered by the Executive, followed by approval by full Council on 6th September. It was agreed that for 2013/14 the local scheme adopted would be identical to the DCLG default scheme. This in effect replicates the existing benefit scheme as far as claimants are concerned albeit there are significant technical and accounting changes arising from the changes.
- 1.2. The County Council and the Police authorities were previously consulted on this proposal and their responses were largely supportive of the proposals. Wider consultation was undertaken following approval by full Council and the results are attached to this report at **Appendix A**.
- 1.3. It should be noted that the Local Government Finance Act 2012 received Royal Assent on 31st October 2012 and guidance notes are awaited. The next step is for the Regulations to be laid before Parliament. It is not currently anticipated that all the detailed information required to propose the final scheme will be available to enable the scheme to be taken to Council on 6th December, and it is likely a special Council

meeting in January may be required. An approximate timetable recently provided by DCLG is set out below:

- End of November: Prescribed Requirements, Default Scheme, Council Tax Base
- End of the year : Fraud
- End of January 2013 :Transitional, Admin & Enforcement
- End of February 2013 :Funds, Contracting Out, Appeals, Data Sharing

- 1.4. Guidance Notes on the 2012 Act are awaited and members will be updated fully in due course.
- 1.5. The Government have recently announced £100m in Transitional Funding for one year only to 'support local authorities in developing well-designed council tax support schemes and maintain positive incentives to work'. Copeland Borough Council's proposed LSCT scheme i.e. no change to the current scheme, will meet the criteria to qualify for the Transitional Funding and this will offset the cost of the scheme estimated at in the region of £140k by c. £17k in 2013/14 only.

2. LSCT CONSULTATION RESPONSES

- 2.1 Approximately 7000 questionnaires were distributed to current Benefit recipients and the consultation was also made available on the website. A full report on the responses received is attached.
- 2.2 The main thrust of the 1563 responses received is supportive of the Council's reasons for the proposals it has made i.e. to keep the scheme the same as the current scheme.
- 2.3 Question one is the important one for the 2013/14 scheme in that the vast majority of people agree or strongly agree with keeping the scheme the same as it is currently for 2013/14. The further questions are relevant to a future review of the scheme for year 2 onwards.
- 2.4 The Local Government Finance Act 2012 sets out the Government's proposals for a full review of schemes. It will be important to understand the implications of the Government's review prior to undertaking any major changes to the CBC local scheme in future years, and also with regard to the phased move to Universal Credit from October 2013.

The wording in the Act is set out below:

1. *The Secretary of State shall make provision for an independent review of all Council tax reduction schemes made under the provisions of this Act;*
 - (a) *To consider their effectiveness, efficiency, fairness and transparency and their impact on the localism agenda, and*
 - (b) *To make recommendations as to whether such schemes should be brought within universal credit.*
2. *A review under subsection (1) shall take place within three years after this Act comes into effect.*

3. CONCLUSION

The consultation responses are generally supportive of the LSCT scheme proposed by CBC and it is recommended that the Executive propose this scheme to Council before the deadline of 31st January 2013.

4. OPTIONS TO BE CONSIDERED

Following consideration of the consultation responses, Executive can decide to accept the proposed LSCT scheme for recommendation to Council or reject it and consider alternative options (albeit constrained by timescales).

5. STATUTORY OFFICER COMMENTS:

- The Monitoring Officer's comments are: No further comments
- The Section 151 Officer's comments are: included in the report.
- EIA Comments: Equality will be an important factor in any scheme design and an initial impact assessment has been carried out on the proposed scheme which identifies no negative impacts.
- Policy Framework Comment: Local Support for Council Tax is a key part of the Local Government Finance Act and the Council is required to establish its own local scheme by 31 January 2013. This will set out the Council's policy position in relation to this legislation and will be incorporated into the wider Policy Framework.
- Other consultee comments, if any: The consultation responses are attached to this report.

6. HOW WILL THE PROPOSALS BE PROJECT AND RISK MANAGED?

Project and risk management is being carried out and will be on-going throughout the project. The current Risk Log is attached at **Appendix B**.

7. WHAT MEASURABLE OUTCOMES OR OUTPUTS WILL ARISE FROM THIS REPORT?

This report provides information about measurable outcomes from the Council's work in delivering a new scheme for Local Support for Council Tax.

8. APPENDICES AND BACKGROUND DOCUMENTS:

- **Appendix A:** Consultation Response
- **Appendix B:** Risk Log

Background documents:

- Localising Support for Council Tax - A Statement of Intent. *Summarises what the regulations will contain.*
- Localising Support for Council Tax - Funding Arrangements Consultation (closing date 12th July 2012). *Sets out the proposed arrangements for funding.*
- Localising Support for Council Tax - Taking Work Incentives into Account. *Sets out issues that local schemes may want to take into account.*
- Localising Support for Council Tax Vulnerable People – key local authority duties. *Gives guidance on how vulnerable groups might be defined in local schemes*
- Council Tax Technical Changes – Government consultation document
- Localising Support for Council Tax – Transitional Grant Scheme October 2012



Consultation on Draft Copeland Borough Council

Local Council Tax Support Scheme

October 2012

Results

We have received 1563 responses to the local council tax questionnaire 8 online responses and 1555 postal responses. Not all respondents answered all questions.

Question 1

Council tax support for 2013/14 should be broadly the same as the current council tax benefit scheme?

Base	1423 100.0%
Council tax support for 2013/14 should be broadly the same as the current council tax benefit scheme?	
Strongly agree	818 57.5%
Agree	509 35.8%
Neither agree nor disagree	74 5.2%
Disagree	15 1.1%
Strongly disagree	7 0.5%

Question 2

If we make changes to the local scheme in the future, we should aim to keep the benefit reductions as low as possible to protect vulnerable and working age people on the lowest income.

Base	1425 100.0%
If we make changes to the local scheme in the future, we should aim to keep the benefit reductions as low as possible...	
Strongly agree	904 63.4%
Agree	451 31.6%
Neither agree nor disagree	49 3.4%
Disagree	21 1.5%
Strongly agree	- -

Question 3

Vulnerable people should be protected from any of the proposed changes.

Base	1421 100.0%
Vulnerable people should be protected from any of the proposed changes.	
Strongly agree	965 67.9%
Agree	407 28.6%
Neither agree nor disagree	39 2.7%
Disagree	10 0.7%
Strongly disagree	- -

Question 4

Households with children under the age of 5 should be protected from any of the proposed changes.

Base	1406 100.0%
Households with children under the age of 5 should be protected from any of the proposed changes.	
Strongly agree	576 41.0%
Agree	497 35.3%
Neither agree nor disagree	240 17.1%
Disagree	78 5.5%
Strongly disagree	15 1.1%

Question 5

At the moment a working age person can get their council tax benefit backdated for up to six months, if they had a valid reason for not claiming on time. Do you think this should be the same in our local scheme or should it be shorter?

Base	1395 100.0%
At the moment a working age person can get their council tax benefit backdated for up to six months, if they had a va...	
Stay at 6 months	849 60.9%
3 months	343 24.6%
1 month	203 14.6%

Question 6

At the moment a working age person can have savings of up to £6,000 ignored before calculating council tax benefit entitlement. Do you think this should be the same in our local scheme?

Base	1450 100.0%
At the moment a working age person can have savings of up to £6,000 ignored before calculating council tax benefit en...	
Stay at £6,000	1185 81.7%
Have a lower savings threshold	265 18.3%

Question 7

At the moment a working age person can still get council tax benefit (subject to any other income) if they have savings of up to £16,000. Do you think this should be the same in our local scheme?

Base	1434 100.0%
At the moment a working age person can still get council tax benefit (subject to any other income) if they have savin...	
Stay at £16,000	814 56.8%
Have a lower savings limit	620 43.2%

Question 8

At the moment we give council tax benefit to people on low income in all council tax bands from A to H (these bands reflect the value of the property). In future, we could reduce

support to working age people living in higher banded properties. To what extent do you agree or disagree with this?

Base	1459 100.0%
At the moment we give council tax benefit to people on low income in all council tax bands from A to H (these bands r...	
Strongly agree	283 19.4%
Agree	535 36.7%
Neither agree nor disagree	374 25.6%
Disagree	151 10.3%
Strongly disagree	116 8.0%

Question 9

If any adult, other than a partner, lives with a working age person in receipt of benefit, we expect them to make a contribution towards the council tax bill. Do you think that contribution should be higher in our local scheme?

Base	1426 100.0%
If any adult, other than a partner, lives with a working age person in receipt of benefit, we expect them to make a c...	
Yes	539 37.8%
No	887 62.2%

Question 10

We are planning to introduce more visits and spot checks to make sure people are paying the right amount of council tax. To what extent do you agree or disagree with this?

Base	1468 100.0%
We are planning to introduce more visits and spot checks to make sure people are paying the right amount of council t...	
Strongly agree	428 29.2%
Agree	639 43.5%
Neither agree nor disagree	300 20.4%
Disagree	60 4.1%
Strongly disagree	41 2.8%

Question 11

Is there anything else you think we should consider when designing a local council tax support scheme?

See Appendix One

Question 12

Which of the following best describes your current status in responding to this consultation?

Base	1459 100.0%
Which of the following best describes your current status in responding to this consultation?	
A council tax payer in our district	111 7.6%
Someone in receipt of council tax benefit	1293 88.6%
A local business	7 0.5%
A local voluntary or community sector organisation	4 0.3%
A parish or town council	16 1.1%
Other	28 1.9%

Question 12a

- Pensioner x3
- Housewife
- A long standing resident!!!
- Retired with a miners pension
- We are on Pension credit
- Unemployed
- Pension credits
- Blind and 81 yrs old
- I'm on income support
- Carer for pensioner
- Retired pensioner / disabled.
- Sickness benefit
- OAP supporting vulnerable person in the district

Consultation Document - Appendix One

Question 11

Is there anything else you think we should consider when designing a local council tax support scheme?

Disability

- More consideration for disabled people
- Probably more help financially with/for disabled people

- I do not think disabled persons should pay council tax as low income is very hard to cope with
- You should consider working age people with disabilities which make it difficult for them to cope.
- Disabled people should be given more consideration.
- Nothing is mentioned about people with disabilities, we think that this should also be a factor when the government changes any legislation.
- Disability such as blind people
- There is no mention of disabled people unless these are included in vulnerable adults.
- Consider disabled people, young and old, also people who can't get jobs as there are none in Millom
- Disabilities
- You say about OAP's what about disabled people of working age they also should be protected from any changes
- How diverse is the plan what about disabled people more low cost housing is needed.
- More help to people like myself who are disabled we do not live just now we exists to survive thinking, can I eat or do I pay a bill.
- I think consideration & understanding for disabled ex-service men who live on a service disability war pension.
- I am worried about the changes as I have both mental health and physical mobility disabilities. I find any change stressful. It would be good if you could consider additional support for people like me to help / advise the changeover.

Vulnerable

- Help the vulnerable please
- 100% protection for the vulnerable. A sliding scale % reduction with the view of a households circumstances and ability to pay.
- Just remember to look after the genuine vulnerable people.
- Yes, vulnerable people some of which will have to continue to work usually for low wages. They need support as many do not receive any other benefits.
- At all cost the vulnerable must be protected. Pensioners should be given all possible help, they are least likely to complain.

Simplify System

- Forms that are filled in for council tax benefits should be dealt with a lot quicker than they have been in the past a lot of people have owed council tax through lost forms.
- Yes, sort out claims sooner than having to wait 6 months or more.
- Make claim forms short and easy to fill in
- Clear to understand

- Would like more help and easier forms to fill in
- Better system for those with regular changes like childcare cost going up and down due to school term times.
- Make clear to all people what benefit they may claim for.

Lone Single / Parents

- Single mothers who get free housing, child care and all other benefits it is a licence to print money. More consideration should be given to people who have worked all their lives and paid dues, not the young ones who have never contributed but still have their share of the pot.
- Consider young mums, single mum and their kids, think about the current debt situation will increasing this help get the economy out of debt if you start charging more for council tax for people on low incomes.
- Yes to take in account that some people are lone parents and struggle with money as it is.
- I think you should consider young working people who live on their own and with children
- Lone parent families should get more help
- Single parent should have more help with their rent

Size of property and other members of a household

- You should consider that if anybody has another person living with them for example partner or grown up child, that there wages maybe low too.
- I think if more than 1 adult lives in a house with 3 people I think they should pay half council tax (if working) and more rent to council.
- People should be considered especially living on their own as I do, I have only one income to support myself and would find it very difficult if I had to pay any council tax out of it.
- Q9. If partner/adult is working then full council tax should be paid. Q9 It would in my opinion depend on relationship of said adult to claimant and circumstances as to why they live there etc.
- The more people residing in a property - more services required so should pay more tax
- Provide support to people in higher banded property for a period of time (say 12 months) it would allow them to make the move (to downsize) after 12 months reduce the support.
- Consider the income of people in higher banded properties - not everyone will be able to pay more council tax they may have inherited their home and will be on no income or low income and not able to maintain their home.

- The availability of smaller properties in the local area for which people would be willing to downsize. My husband and I would move to a 1 bed but there aren't many around.
- Reduce it when there's a house full of people on benefits that have never worked a day in their lives.

Checks on Benefit Claimants

- Carry out more checks that people are not working and in receipt of benefit.
- To make sure the claimants are genuinely looking for work and unable to find work which is what I was doing at working age.
- The number of illegal immigrants and fraudulent claims.
- Crack down on benefit fraud, there are plenty of people claiming as a single person when they have a partner/spouse living with them.
- Have more spot checks
- Every individual household should be checked on spot checks as where I live a lot don't pay anything and I don't get this as above 4 adults, working, 2 teenagers all receive some kind of benefit but don't pay anything at all.
- Surely it costs more to do spot checks (man hours) than any savings you could make.
- Stronger, earlier clampdown on dishonesty would free up funds for the many vulnerable deserving poor.
- Home visits and spot checks are a must as there will always be those who will abuse the system.
- It is good that you are going to do more spot checks, you will be surprised at what is going on in some areas most people are genuine. But ...
- Make sure the people are living in the property they claim support for more spot checks
- Checking at night early hours with spot checks on people staying living at one address but are living with partner and use other address for benefits as well.
- Check occupancy of homes receiving benefits which may also affect rent benefits
- Stronger action as in question 10
- Make sure on one gives false information in order to avoid paying council tax

Low Income

- Help the poor people who struggle
- People on low wages need to be protected by someone on 15.14 all for the rich!
- Yes people on a low income
- Abolished to people on very low income working class pay very little

- I am already in a very low income bracket - renting a house. Any benefit relief is a great help, lowering the benefit will leave me with no money at all this I should think applies to many people
- Give priority to low income families and continue to do so
- I do not think that people on low incomes should pay any council tax and their benefits should stay the same as some people are just surviving on their money as it is.

Pensioners

- I am a pensioner in receipt of pension/plus p/credits. On behalf of us in the position we would hope present benefits rates are maintained in the future.
- Senior citizens
- Make sure the elderly are taken care off especially the less of people (elderly)
- Thinking of the pensioners on low income it is only right you need to think of them
- I think you should not disadvantage retired people as they have no opportunity to change their income.
- Please please maintain your current support for pensioners we are really struggling to live. I'm a pensioner
- Pensioners deserve rather more consideration

Health Issues/Problems

- What about people on sick benefits
- Extra support and consideration for people with mental health conditions (diagnosed medically)
- Make it fair, people like myself who have bad health won't be able to pay any more money to any major changes.
- Consider people of working age who have had to retire early on ill health grounds or any other reason not pensioners yet but still retired.
- Yes you need to think of sick people who can't handle change or loss of any money coming in they can't find money from nowhere so where do you think they should find the money to pay towards the council tax change.
- Council tax / housing benefit should still be payable direct to the council/landlords I have mental health problems & could not cope with paying it myself / handling money.
- Take into account peoples mental health problems and the fact that at times we cannot even leave the home because depression makes it hard to sustain a normal life.

Miscellaneous

- What facilities people are in receipt of that is paid through council tax e.g. transport, rubbish collection. Is it the same whether in town - rural area, road sweeping, gritting.
- I think all genuine needy people should be helped
- Better with none
- I think if you start charging unemployed people the hardship you would put on them is beyond words.
- Be fair with pensioners and people who cannot find work
- I live in a sinking property
- Ascertain that no council employee gets paid more than one thousand pounds per week
- I note that no question relates to health issues which to the individuals concerned are of great importance.
- There are a number of derelict buildings in prominent positions in the town; these need dealt with.
- So long as people are receiving benefits and are not working and have less than £6,000 savings money is already right and most people need to use what savings they have to live on as it is, without having to contribute to council tax as well.
- People who live in and out in the country places who are on benefits with no public transport need to pay less as they have to pay a lot for taxis etc.
- To look after people that are in need of support.
- Design 'Out' pill poppers and indoor gardeners
- Continue to cut council overheads
- Your turning the council into a dictatorship
- Charge working people more money
- More work within the town and more investments in Whitehaven
- Just scrap it, it would save people a lot amount of money you don't see what you pay it for to get your bins emptied fortnightly.
- Local people should be considered before incomers
- Leave it as usual
- Vulnerable people should only refer to elderly adult then again people who has no intention of getting a job should be forced to get working.
- I am already on a reduced benefit due to deductions for child maintenance, further reductions would be catastrophic as I am also having to pay some rent in April due to new Government policy.
- Mobility cars
- Remaining benefit from those is arrears with rent and council tax
- Any one over 65 or disabled should not have to put black or brown bins or black boxes out. They should not have to fill forms in because you know who they are.

- As much as is possible, cases should be considered on an individual basis with a positive caring approach not a suspicious and combative one. I know there are people who are not honest but that should not colour your attitude to everyone. It is so easy to become cynical. However, I am sure that you already know all this - sorry for preaching!
- Wealthier people should pay more than poorer people and Q4 depends on the households income
- Make sure people who take drugs or are alcoholics pay full tax instead of abusing the system
- People on benefits have no disposable income to meet extra expenses.
- In places like Los Angeles, California, I think the airports are run by and tax the local authority - here it would be Copeland - I think are need as many sources of excellent revenue from our locality as possible - we could have our international airport here and with a long runway get this town the US and worldwide.
- If you are going to not give as much help to people who live in higher band properties, they should have the right to be offered a higher banding on Cumbria Choice to get re housed to a lower band property.
- Will it be paid at our local office
- Take into consideration that people need to pay domestic bills i.e. gas, electric, water, TV licence etc.
- If your working full time and can afford it you should pay it especially high banded properties and holiday homes
- Dear Council, the present Mrs K. Wilson, my wife for 65 years, are both 83 next birthday, are both severely disabled, we have the necessary papers, we have no savings, at the present we are waiting for a certain housing association to do some work by the way since last Easter.
- I believe council needs to look at enforcing demolition orders on derelict buildings in town and be proactive in enticing new development and therefore money into the area
- Council tax contribution should not be based on size or price of property. Couples without children get a rebate!
- When recycling waste from properties what happens to moneys received from this does it go back to Copeland or used for something else?
- Lower the benefits for unemployed. You are better off not working the amount of benefits they get.
- Q4 only households with children under 5 and in receipt of benefits and why under 5? All children are vulnerable in benefit households.
- Despite the fact that my council tax housing benefit is paid, I still have to live on my JS allowance this amount of money has not changed in 4 years and as far as I know nothing has gone down in value i.e. food, electric, gas and general living standards.

- Make absolutely certain that the right people get the right support.
- Rateable valuations (modernised)
- Whatever council tax pays for i.e. support in the community it obviously isn't in Distington - pot holes abundant, rubbish, druggies moved here!!! etc
- Stay the same
- People
- Yes bring back old rates
- Remember - rising prices, gas, electric, rents - try living on Jobseekers - STOP BASHING the poor and jobless - it's not a crime.
- Question 8: If the house has been home for about 35-40 yrs or more in a high band property, no change should be made.
- Have you thought of starting your own lottery?
- Found Q6 and 7 confusing
- Stop wasting money on Whitehaven
- These surveys are a waste of time. At the end of the day what is gonna happen will happen
- To do your very best to help all of those who are hoping you will be able too. Thank you.
- Be more flexible - don't just lump everybody into the same compartment - treat each case on it's own merit
- It would seem impossible, square the circle without cutting services that would inevitably effect the elderly. What savings really could be made by reducing, for instance, Sunday opening at public libraries would be trivial - imagine. Garbage collection might be reduced to fortnightly collections but savings surely wouldn't be all that great and what would the idle staff do away the 'off' week.
- Perhaps eliminating personal questions such as sexuality and religion. Perhaps you need to show reasons for asking these questions and how they affect council tax - if indeed there is any justification.
- Don't just punish people that have better jobs or bigger houses etc.
- I know this could be difficult but you need to look at people's individual needs.
- If people are in receipt of salary (not retired) they should make some contribution to where they are living. Over 65s have done our bit.
- If people that are on jobseekers and get council tax payed for, haven't got the money to pay, it's going to cause more debt, snore stress related illnesses.
- I believe people of working age who are unemployed or on sickness benefits also require protection the same as pensioners do.
- Stop paying it to immigrants
- There are a large number of people (not working for whatever reason) who are better off than people working/endeavouring, especially those on low wages.
- It doesn't matter what people say!

- Improve services i.e. bin collections, more policing, better facilities.
- Living in the countryside can be difficult: don't make it worse.
- Bearing in mind the more savings you make, the more this government will take.
- Business people and those over the £16,000 threshold to pay more to subsidise those worse off than their selves.
- Keep it the same
- No matter what we say you will do it anyway so pointless exercise, probably won't even get read
- No but why is it so dear. I get help but I feel for friends and family that don't
- Yes I don't agree with people living in Council house or flat and they don't work should be better off than working families
- Reduce the number of councils in Cumbria
- Better information and help people
- Young people shouldn't be penalised because of their age if they're genuinely looking for work. Support should always be there.
- Council tax should be on a town - town pro-rates basis. People in "wealthier towns" e.g. Whitehaven, which has more civic amenities than Millom, should pay more.
- If police forces in 2 areas are being merged and police stations being closed, less council tax. Should be paid to the police forces.
- Banding needs to be evaluated as over time things that change in rural communities such as amenities. e.g. Post offices, shops, garages. In Calderbridge there is none: we should not pay as much if there is nothing to offer!
- Less wastage
- Cut down on waste like 3 letters sent to me all the sodding same. Cut down on councillor freebies.
- Q4. It's a financial issue and benefits/support should be based on financial situation not other reasons. Q5. There should be no time limit for backdated claims - those that haven't claimed earlier are likely to be those more in need.
- Remove support for nurseries
- Get those who do not contribute to tidy up the streets and tidy up foot paths.
- People on job seekers or ESA should not be expected to pay Council Tax they are already charging us extra rent out of our benefit soon for extra space soon I will not be able to live at all.
- The scheme should take into consideration the unique prospect of the area i.e. jobs unemployment not just adopt a scheme because it works in another area of the country! Times are difficult as it is.
- As a pensioner I think people who own their own houses should be aloud to have more savings than people as they have to pay for property repairs themselves
- Each claim should be judged on its own circumstances not what tax band the claimant lives in

- Stop parish councils I do not think they come up to standard for the money we have to pay them in our taxes
- With talk of doing away with bus passes / heating allowance / TV licence free at 75. I think it would be a good idea to get the government bodies to give up their expenses
- Higher earners should pay slightly more to help subsidise the pensioners.
- Local rental prices are incredibly high in the lakes. Sometimes there is little choice in affordable property maybe some split between tenant & landlord could be considered.
- q7 I don't agree that they should get any benefits.
- Help people who need it not scroungers with 6 kids & claim every benefit possible (you know who they are)
- Look at council employees
- How will people pay without raising benefits?
- Support should also take account of amenities available locally i.e. swimming pools and sports centres within a 3 mile radius
- I think you should consider whether working age people have ever worked and paid into the system if they are able bodied
- Make it less than it is now
- It needs to be fair and not like the poll tax I do not get a lot of money so if I need to pay more I could not do it
- Council tax benefit (or any other benefit) should not be available to people not born in the UK. NHS treatment should be the same too.
- I think wounded soldiers & airmen should be exempt
- In an area where there's a lack of work opportunities people's travel expenses should be taken into account, so that it should pay for people on low income to come off JSA as far as council tax benefit is concerned
- Just make people who can afford to pay as there is no money available for paying more
- Just for people as the old who not understand how it works for them
- I do not understand what this is all about
- Care should be taken to ensure people like myself who are caring for terminally ill and disabled partners do not loose their benefits at a time when they can't work they provide 24 hour care at home for their partner or other dependant.
- It all depends on the individual case. Any decision made should take things like young children, the elderly & disabled into consideration.
- As long as you are not making jobs to keep staff in work.
- People who have always worked and paid tax should get more help than people who have never worked they are better off than we ever were they should pay something
- More local community meetings
- What other benefits they are on and if or how many children they have in a house.

- Just remember most people are living on minimum wages not Sellafield wages. Also if a working child how can parents get council tax money when they only earn minimum wages. In most cases these people would be better off not working.
- No bedroom tax on disabled.
- In an area of child poverty & low wages should not be consider reducing benefit
- Are people who are on DLA and other benefits to have their council tax benefit reduced. If so it should be.
- To base every claim individually and not just lump everyone together as different people have different situations
- Take into account Q9 that some young people don't get much money to contribute if any
- People of working age on benefits who have children cannot afford to pay council tax it would add to child poverty
- Not to categorise everyone as everyone's circumstances are different e.g. single parents
- People often consider themselves poorer than the average person forgetting that they are often given up to £150 per week tax free housing benefit our system allows for people not to bother looking for work even.
- Make the amount of tax the same for all i.e. do away with bands.
- Those on council tax benefit are amongst the worst off in society all that is possible should be done to shield less well off from the governments raft of cuts.
- Many people are now forced into part time employment. The government has brought this about so people in part time employment should have their council tax paid by the government.
- To give people more time who are having difficulty paying council tax in any one month and not jumping down peoples throats with threats
- Take my case I retire on 13/2/13 I also receive DLA so I don't know how these changes will effect me. There will be a lot of people like me in Cumbria.
- Consider people with mortgages on benefit who receive no help & struggling to keep up payments. These changes just heap more pressure upon them & add to the growing list of repossessions
- I have been my mums carer for the last 5 years, sadly she passed away and I am now on E & S I am ill myself
- Take each case (if possible) separately
- The cost of living - prices go up and down as wages stay the same - personally that been eating less
- Please take more care in calculating benefits for elderly or disabled people on low income i.e. income support
- People on low benefit should pay low tax,

- Don't penalise workers & savers give less to none workers, stop encouraging people to live off benefits
- Disability money should be taken into consideration & carer allowance both as household income
- Ensure equality
- I would like to see any new proposals first.
- Reduce wastage - this can be seen everywhere from admin - front line
- Reduce wastage & unnecessary expenditure i.e. does it take 5 working days to replace 6 paving slabs who checks this work.
- Community meeting annually (perhaps 2 a year) questions can be put forward and answered in person saving expenditure by post
- Support for working age claimants should be tiered according to unemployment levels i.e. 1 million, 2 million, 2.5. million
- Not really does it effect me?
- Cut the salary & bonuses of chief councillors
- Listen to the responses from the people
- Look even harder at reducing expenditure there must be more "deadwood" to cut out, before penalising the taxpayer or benefit recipient
- Council tax is linked to property value not income
- Council tax should be linked to income not property value
- I feel we should be careful changing savings threshold so that in our current economy savers have a buffer zone which lowering such thresholds would remove
- Should be taken automatically from wages or benefit pensioners exempt card.
- Yes just leave things as they are
- Just to remember the genuine people on the breadline with no cash or savings at all. People with money that make changing decisions sometimes don't realise their actions
- If council tax benefit is cut for the most vulnerable and needy in our community whatever the age group there will be a prominent rise in crime in our community because those people who are genuine (like myself) who have already had their income support cut cannot financially survive to an acceptable standard of living as it is without going into debt.
- Outgoing when in receipt of benefit
- Get some cash in hand for working do they say how much?
- I know some people on unemployment benefit who WANT to work but cannot find work. Many present proposals seem to sound like a hate campaign against all unemployed people!
- It's very difficult to judge the moment when benefit would be reduced - no good if it throws the person back into despair; so I think the amount reduced and the period

of time before the next assessment, needs to be carefully thought out and not necessarily written in tablets of stone.

APPENDIX B

LSCT PROJECT – RISK LOG

Throughout the whole implementation project there will be risks attached to certain processes below is a table of risks identified to date. Again this will be a dynamic log detailing the risks associated with various elements of implementation. Below is the initial risk log for the project.

Updated November 2012

No	Risk Description	Likelihood 1-4 1 – Low 4 – High	Impact 1-4 1 –Low 4 – High	Gross Impact (Likelihood x Risk)	Mitigation Action
1.	Lack of availability of key resource to meet the challenging timetable thus delaying the project implementation and resulting in the Government imposing the 'default scheme'.	1	3	3	<ul style="list-style-type: none"> 0.6 FTE Project Manager appointed Jun 2012 to undertake project work on behalf of the partnership. Additional resources have recently been procured to provide additional support to the project. Ensure a more diverse corporate group oversees the project and timetable and that the Operational and Strategic boards are kept informed. Working in partnership at county/district level Keeping the local scheme simple i.e. adopting the existing scheme but 're-badging' as a discount (proposed).
2.	Delay in the implementation of the IT requirement, due to lack of development time for the software provider, to meet the Council Tax billing timetable for 2013 / 2014.	2	4	8	<ul style="list-style-type: none"> Ensure a presence at the Software provider's user-design and user group meetings. Field a representative for the focus group looking at this specific design project. Ensure sufficient funding is retained to purchase required software. An agreement has recently been reached with Capital the Councils software supplier - for shared services there is a 7.5% reduction of the £59,000 basic charge to £54,575 plus a further reduction by taking advantage of the lump sum payment by 30th November 2012 of 15% which equates to £50,150. This can be met by the Government funding awarded for this purpose.

No	Risk Description	Likelihood 1-4 1 – Low 4 – High	Impact 1-4 1 –Low 4 – High	Gross Impact (Likelihood x Risk)	Mitigation Action
3.	Cost projections are underestimated and identified savings are insufficient to meet the actual costs.	3	4	12	<ul style="list-style-type: none"> ▪ LG futures providing forecast data, using national, local or requested data to project financial impacts for all preceptors. Also providing modelling tool for Finance to produce new forecasts. ▪ Continue to monitor caseloads carefully and provide early alert to unnatural trends. ▪ Proactively monitor for changes by major employers leading to increased local unemployment levels. ▪ No plan to undertake unusual activity during the first year of operation. ▪ Prudent projections on movements built into projections.
4.	Major preceptors disagree on being able to absorb / finance the reductions in Government Grant and provide the existing level of reductions to claimants	2	3	6	<ul style="list-style-type: none"> ▪ Early communication on potential financial impact and independent analysis. ▪ Good Member communication and information availability.

No	Risk Description	Likelihood 1-4 1 – Low 4 – High	Impact 1-4 1 –Low 4 – High	Gross Impact (Likelihood x Risk)	Mitigation Action
5.	Consultation process does not meet the reasonable expectations of stakeholders and is subjected to challenge	2	3	6	<ul style="list-style-type: none"> ▪ The consultation process has recently concluded. ▪ Detailed stakeholder analysis undertaken ▪ Involvement of corporate communications, ICT Connect and policy and performance staff for web design & functionality ▪ Involve sufficient but easily digestible documentation ▪ Use a variety of approaches e.g. direct mailing, on-line access, local roadshows or information sessions. ▪ Ensure all Members are well briefed ▪ Access to full S13A policy when drafted on line. ▪ Draft outline of policy for easy reading ▪ Plain English version of S13A policy ▪ Additional resources to be drafted in to staff drop in sessions ▪ Adoption of default scheme.
6.	Insufficient impact equality assessments leave the policy open to risk of judicial review on grounds of inequality or insufficient consideration of statutory responsibilities	1	3	3	<ul style="list-style-type: none"> ▪ Adopting the existing scheme ensures lower risk as existing DWP IEA will have been challenged sufficiently to ensure fit-for-purpose (proposed).
7.	Insufficient planning for year 2 of operation could lead to financial risk if Government reduce funding further	2	4	8	<ul style="list-style-type: none"> ▪ Project Manager appointment to 31st March 2014 ▪ Forward planning for year 2 as soon as year 1 becomes effective ▪ Be clear that current scheme is for 2013/14 only.

No	Risk Description	Likelihood 1-4 1 – Low 4 – High	Impact 1-4 1 –Low 4 – High	Gross Impact (Likelihood x Risk)	Mitigation Action
8.	Local Government Finance Bill fails to receive Royal Ascent before the summer recess in parliament.	4	3	12	<ul style="list-style-type: none"> ▪ The Local Government Bill did not receive Royal Ascent before the summer recess. Largely outside of our control but keeping a watching brief on current progress of bill and progressing with scheme in the meantime. ▪ Risk of significant changes as the scheme progresses such as the recent announcement of the Transitional Grant
9.	Claimants are unaware of forthcoming changes and are alarmed by headlines from other Councils' local schemes.	1	3	3	<ul style="list-style-type: none"> ▪ Formal consultation process to include all current claimants and stakeholders. ▪ Close liaison with Customer Services Manager ▪ Gathering nationally published information for use by customer facing staff ▪ Meeting with Policy and Performance and ICT Connect to publish early indication of consultation on website following approval by Council on 6th September.