

Report Title:	Council Tax Reduction Scheme
Contains Confidential or Exempt Information?	No - Part I
Member reporting:	Cllr Johnson Leader of the Council and Chairman of Cabinet, Business, Economic Development and Property.
Meeting and Date:	Full Council – 25 February 2020
Responsible Officer(s):	Duncan Sharkey, Managing Director Louise Freeth, Head of Revenues, Benefits, Library and Resident Services.
Wards affected:	All

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REPORT SUMMARY

1. Council Tax Reduction (CTR) provides financial assistance to council tax payers on a low income. This report seeks to provide the results of a recent public consultation.
2. The report proposes a change to CTR levels to bring them into line with other neighbouring authorities and the administration arrangements adopted for Housing Benefit and Universal Credit.

1. DETAILS OF RECOMMENDATION(S)

RECOMMENDATION: That Council notes the report and:

- i) **Approves the revised (20%) contribution levels for the 2020/21 Council Tax Reduction scheme with effect from 1 April 2020.**
- ii) **Approves the associated changes to the Council Tax Reduction scheme to align them to rules governing Housing Benefit and Universal Credit.**

2. REASON(S) FOR RECOMMENDATION(S) AND OPTIONS CONSIDERED

- 1.1 Since April 2013, billing authorities have been responsible for devising their own Council Tax Reduction (CTR) schemes to assist working age council tax payers who are on a low income.
- 1.2 Local CTR schemes replaced a previous national scheme of Council Tax Benefit.
- 1.3 MHCLG provides councils with regulations governing CTR for those of pensionable age, which means that they may still receive up to 100% of their council tax paid via this scheme.

- 1.4 The Royal Borough's CTR scheme for 2019/20 enables working age customers to receive up to 91.5% of their council tax charge through this form of assistance. However, the Local Government Finance Act 1992 (amended) places a requirement on councils to consider amendments to their scheme on an annual basis.
- 1.5 Councils are required to consult on any changes which they wish to make to the operation of their scheme. They must first consult with their major precepting authorities as it has a direct financial impact upon them. They must also consult anyone else who may be affected i.e. recipients of CTR and the wider council tax payers.
- 1.6 A CTR scheme may only be changed once a year and those changes proposed must be approved by full Council prior to 11th March preceding their introduction.
- 1.7 Unfortunately, national statistics on % contributions charged by each English Council are no longer collated. However, the table below shows the current and proposed contribution across the Berkshire authorities.

Council	% Contribution 2019/20	Proposed % Contribution 2020/21
Bracknell Forest	20%	20%
Reading	35%	35%
Royal Borough of Windsor and Maidenhead	8.5%	20%
Slough	20%	20%
West Berkshire	30%	30%
Wokingham	22%	22%

- 1.8 The Royal Borough also has the lowest level of Council Tax outside of London which means the payment by CTR claimants will be lower than in other councils. An example by Berkshire Authorities at Band D is set out below:

Council	Proposed % Contribution 2020/21	Band D Council Tax Level 2019/20	Payment PA by CTR claimants on Maximum Subsidy £
Bracknell Forest	20%	1,303.83	260.77
Reading	35%	1,627.23	569.53
Royal Borough of Windsor and Maidenhead	20%	1,036.07	207.21
Slough	20%	1,366.98	273.40
West Berkshire	30%	1,505.21	451.56
Wokingham	22%	1,483.93	326.46

Table 1: Options

Option	Comments
<p>Do not amend the 2020/21 CTR scheme</p> <p>Not the recommended option.</p>	<p>The Royal Borough's CTR scheme for working age customers remains largely based on the original Default Regulations issued by MHCLG and the recommended 8.5% contribution.</p> <p>Central government funding is not provided for the scheme therefore to maintain the scheme at the current level costs the council £2.19m pa.</p> <p>In addition, the change proposed to mixed aged couples would bring the scheme into line with entitlement rules for other welfare benefits. Not to do so would cause confusion for both customers and staff.</p>
<p>Amend the CTR scheme for 2020/21 to make the maximum subsidy payable 65%, a 35% minimum charge</p> <p>Not the Recommended Option</p>	<p>This would increase the amount payable by CTR claimants significantly in one year and the increase in bad debts could nullify the additional income received.</p>
<p>Amend the CTR scheme for 2020/21 by including the changes proposed.</p> <p>The recommended option.</p>	<p>Although the results of the public consultation do not support making the proposed changes, the effect of not making these changes would be increased budgetary pressure on the council, affecting not just the 2,621 CTR customers but, potentially, the 65,193 households within the Royal Borough.</p> <p>It is acknowledged that these customers may be financially vulnerable but mitigation already exists in the form of discretionary powers to remit charges on an individual basis should they suffer financial hardship.</p> <p>The number of responses was low</p>

3. KEY IMPLICATIONS

- 3.1 At present, there are 2,621 working age customers receiving CTR. Their average Council Tax liability is £19.51 per week and they receive, on average £16.25 assistance against this per week.

- 3.2 The current scheme requires that customers of working age pay at least 8.5% of their liability themselves, limiting assistance to 91.5% of their bill with a collection rate of 83.8%, which is currently on target to be achieved.
- 3.3 In 2019/20 there was no change to this aspect of the scheme.
- 3.4 If the amount of contribution was increased for working age residents from April 2020, and the same percentage (83.8%) was collected, then an additional sum of £330,000 of Council Tax income would be achieved for the council.
- 3.5 As this is a complex means tested form of public assistance it is not possible to outline the impact on each individual. However the following table provides outline information and some examples of three types of customer who will be affected by the increase in % contribution proposed.

		Volume of customers				Financial Value	
Total number of working age Council Tax Support Customers		2,621				£2,192,654	
Average Liability		£19.51					
Average CTR award		£16.25					
Customers							
Band A	B	C	D	E	F	G	H
318	810	858	469	93	55	18	0
Example 1: Customer in receipt of a passported benefit i.e. either Income Support, Jobseekers Allowance (Income Based) or Employment Support Allowance (Income Related) in a band H property in White Waltham. Current weekly charge = £3.91 Per annum = £206.96 Proposed weekly charge = £9.31 Per annum = £487.01							
Example 2. A lone parent in a Band C property in Windsor who is working and has gross weekly income of £281.11 of which £62.80 is disregarded. Current weekly charge = £17.22 Per annum = £900.36 Proposed weekly charge = £19.95 Per annum = £1,043.10							
Example 3. A single disabled person in receipt of Employment Support Allowance and Personal Independence Payment living in a Band D property in Maidenhead. Gross weekly income of £343.15 of which £148.85 is fully disregarded. Current weekly charge = £ 2.27 Per annum = £118.63 Proposed weekly charge = £ 5.34 Per annum = £279.12							

- 3.6 The benefit of the higher Council Tax income could not be accounted for in the 2020/21 budget but it would be reflected in the Collection Fund Account, generating a surplus. This benefit would accrue as additional income in 2021/22 creating a positive impact on reserves that could be reported in the first budget monitoring report and noted in the 2020/21 budget report.
- 3.7 In addition to the change proposed, to increase the contribution level from working age customers, it is also recommended that the opportunity is taken to align the existing CTR scheme with the rules regarding Housing Benefit and Universal Credit. This should be done on an annual basis as approximately 80% of customers receiving CTR also receive either Housing Benefit or the Housing Element of Universal Credit.
- 3.8 While aligning the rules across both schemes would not save the council any sums financially, it would ensure that the cost of administering the scheme is minimised as far as possible. The changes proposed would include:
- Adopting the same uprating as the DWP apply for Housing Benefit within the means tested calculation; and
 - Treating mixed age couples, where one is of pensionable age and the other working age, under the same rules as Housing Benefit

Table 2: Key implications

Outcome	Unmet	Met	Exceeded	Significantly Exceeded	Date of delivery
Working age CTR scheme updated and aligned	Working age CTR scheme remains as is	Scheme updated by 31 March 2020	Scheme updated by 29 February 2020	N/A	1 April 2020

4. FINANCIAL DETAILS / VALUE FOR MONEY

- 4.1 The Council has reviewed the operation of the scheme as it is required to do. This shows that contribution levels for the Royal Borough are out of step from other neighbouring councils and that the administration arrangements are out of step with the Housing Benefit scheme.
- 4.2 The proposals within this report aim to address this by bringing contribution levels for the Royal Borough into line with other neighbouring councils and ensuring that the administration of the scheme is streamlined to bring it into line with the Housing Benefit Scheme.
- 4.3 The current CTR scheme costs the council £2.19m pa. The proposed changes will reduce this subsidy to £1.885m pa, increased income of £0.330m pa. This will depend on:
- (i) Any change in collection levels

- (ii) Any changes in the eligibility levels as the profile of CTR customers' change over time.

4.4 The proposals suggested will lead to all working age CTR customers receiving less financial assistance and therefore increase their liability. This increase may prove difficult for some customers to meet and therefore could have an impact on council tax collection.

5. LEGAL IMPLICATIONS

5.1 Section 13A of the Local Government Finance Act 1992 (as amended) ("the 1992 Act") requires each billing authority in England to make a scheme specifying the reductions which are to apply to amounts of council tax payable by persons, or classes of person, whom the billing authority considers are in financial need. The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (as amended in 2020) prescribe matters which must be included in such a scheme in addition to those matters which must be included in such a scheme by virtue of paragraph 2 of Schedule 1A to the 1992 Act.

5.2 The 1992 Act also requires an authority reducing CTR to consider the issue of whether to award such transitional protection as it sees fit to affected customers. It is proposed that, since the primary purpose of these changes is to ensure a budget saving and mitigation already exists for those individuals suffering financial hardship as a result, to create a complex transitional protection scheme would not be appropriate.

5.3 The council has existing powers under S13A(1)(c) of the 1992 Act where an affected customer believes they have suffered financial hardship as a result of these changes. This power enables the council to reduce the amount which a council tax payer is liable to pay, as respects the dwelling and the day, to such extent as it thinks fit on an individual basis.

5.4 The 1992 Act also places a requirement on councils to consult with anyone who may be affected i.e. recipients of CTR assistance and Council Tax Payers, should they wish to make any amendments to their scheme. This follows consultation with the major preceptors i.e. Thames Valley Police and Royal Berkshire Fire and Rescue.

6. RISK MANAGEMENT

6.1 The proposals listed above will lead to working age CTR customers receiving less financial assistance and therefore increase their liability. This increase may prove difficult for some customers to meet and therefore could have an impact on Council Tax collection.

6.2 The council is however retaining existing protection for vulnerable customers within its current scheme. These include:

- Disregarding income received from Child Benefit and Child Maintenance for both couples and lone parents with children.

- Disregarding eligible child care costs up to £175 per week for one child and £300 per week for two or more children.
- Disregarding income received from Disability Benefits such as Attendance Allowance, Disability Living Allowance and Personal Independence Payments.

6.3 The council has existing powers under S13(A)(1)(c) of the Local Government Finance Act where an affected customer believes they have suffered financial hardship as a result of these changes. This power enables the council to reduce the amount which a council tax payer is liable to pay, as respects the dwelling and the day, to such extent as it thinks fit on an individual basis. It is proposed that this existing power is used in the event of customers facing financial hardship as a result of this change.

6.4 The examples below provide further detail regarding how much more individuals may have to pay.

Table 4: Impact of risk and mitigation

Risks	Uncontrolled risk	Controls	Controlled risk
Existing customers affected by the change could suffer hardship	Medium	S13(A)(1)(c) permits cases to be considered on an individual basis	Low
Collection rates in respect of Council Tax will not be achieved	Medium	The Revenues Team will ensure the focus remains on collection and that this is monitored monthly.	Low

7. POTENTIAL IMPACTS

- 7.1 The council has to give due regard to its Equalities Duties, in particular with respect to general duties arising pursuant to the Equality Act 2010, section 149. Having due regard to the need to advance equality involves, in particular, to the need to remove or minimise disadvantages suffered by persons who share a relevant characteristic that are connected to that characteristic.
- 7.2 The council tax system is programmed to identify all CTR accounts. There is no evidence to indicate that groups with protected characteristics have been disproportionately affected by the operation of the scheme previously and while the changes proposed may reduce support available to individuals this would be based on the individual's circumstances rather than merely because they share a protected characteristic.
- 7.3 The powers provided within S13A(1)(c) of the Local Government Finance Act also provide further mitigation.
- 7.4 Standard questions relating to Equality and Diversity were included on the survey but it was made clear that answering these was not compulsory. While

141 responses were received, not all respondents chose to complete the questions regarding their circumstances or ethnic background.

7.5 **Climate change/sustainability:** no impact identified.

7.6 **Data Protection/GDPR:** no impact identified.

8. CONSULTATION

8.1 A public consultation exercise was undertaken during the period from 23 December 2019 to 07 February 2020. The survey was available on-line but promoted through a variety of channels:

- A link was available on the Royal Borough's website
- All visitors to both Maidenhead and Windsor library were made aware of the survey and offered assistance to complete it by way of a hard copy flyer
- A paper flyer was enclosed with all Housing Benefit or CTR correspondence issued during this time.
- Automated messages highlighting the consultation were placed on the generic Council Tax and Benefit e-mail addresses.
- E-mails were issued to community groups or charities identified as likely to be in contact with CTR customers.

8.2 In total there were 141 responses received via the on-line consultation plus an e-mail response received on behalf of RBWM Windsor and Maidenhead Liberal Democrats.

8.3 Supplementary questions were asked, for monitoring purposes, to determine whether respondents were currently in receipt of CTR or were completing the consultation on behalf of a representative body.

8.4 Of those who chose to respond to these questions, 21 (15.11%) of respondents stated that they were currently in receipt of CTR and 22 (15.6%) advised that they were of working age.

8.5 The consultation exercise was based on three questions to residents of the Royal Borough, two of which required specific responses with the remaining one being less direct and allowing a degree of free text response regarding any additional changes that respondents would wish to see. Standard Equality and Diversity questions were also asked but it was made clear that providing this information was voluntary.

8.6 The proposal was presented to the Corporate Overview and Scrutiny Panel on 04 February 2020 but without the responses to the public consultation exercise which did not close until 07 February 2020. The Panel made the following comments:

8.7 **Consultation Responses:**

The full results of both the on-line consultation and the RBWM Windsor and Maidenhead Liberal Democrats e-mail response are reproduced in Appendix A and B respectively.

The latter raised three concerns:

- This is a very significant increase for those who can least afford it because they are already living at the financial margin and no doubt struggling to make ends meet
- If it pushes people over the edge it will simply increase the default rate and be self-defeating as the council will not only lose the tax increase but the whole council tax liability
- The second proposal on couples where one is a pensioner and the other working-age could affect more people than the first and, in many cases, means that women approaching retirement age will again lose out.

In summary, analysis of the 141 on-line consultation responses reveals the following:

- 44 respondents (13.21%) supported the increase in the percentage contribution while 97 (68.79%) did not
- 66 respondents (47.48%) supported the change to mixed aged couples while 72 (51.8%) did not. There were also 37 narrative comments associated with this question.
- Only 3 respondents were submitted on behalf of representative bodies such as the Citizens Advice Bureau.
- The majority, 101 respondents (74.81%), described themselves as English/Welsh/Scottish/Northern Irish or British
- 75 respondents (55.97%) were female
- 19 respondents (13.67%) stated that they were disabled with the majority choosing “other” as a description of that disability
- 76 respondents chose to make further narrative comments when asked if there were any other changes they would like to see made to the scheme, although some of these subsequently stated “no” or “n/a” in this field.

9. TIMETABLE FOR IMPLEMENTATION

9.1 If approved, the changes to the CTR scheme would have effect from 01 April 2020.

10. APPENDICES

10.1 This report is supported by two appendices:

- Appendix A – On-Line Consultation Responses
- Appendix B – RBWM Windsor and Maidenhead Liberal Democrat response

11. BACKGROUND DOCUMENTS

11.1 This report is supported by one background document:

- Equality Impact Assessment

12. CONSULTATION (MANDATORY)

Name of consultee	Post held	Date sent	Date returned
Cllr Hilton	Lead Member for Finance	12/02/20	13/02/20
Cllr Johnson	Leader of the Council	12/02/20	13/02/20
Duncan Sharkey	Managing Director	06/02/20	13/02/20
Russell O'Keefe	Director of Place	12/02/20	
Terry Neaves	Interim Section 151 Officer	06/2/20	07/2/20
Elaine Browne	Head of Law	06/02/20	10/02/20
Nikki Craig	Head of HR, Corporate Projects & ICT	12/02/20	
Louisa Dean	Communications	12/02/20	
Kevin McDaniel	Director of Children's Services	12/02/20	
Hilary Hall	Director of Adults, Commissioning & Health	12/02/20	13/02/20
Karen Shepherd	Head of Governance	06/2/20	10/2/20
	Other		

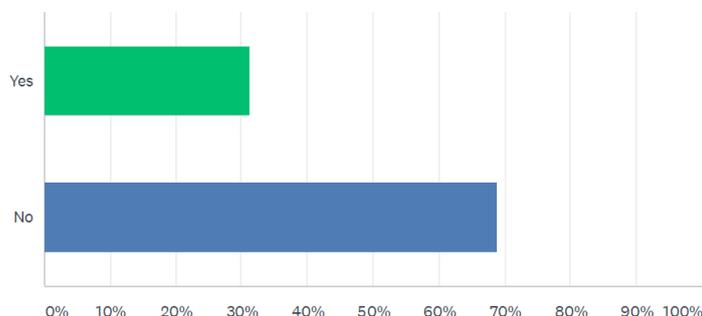
REPORT HISTORY

Decision type:	Urgency item?	To Follow item?
Council decision	No.	No
Report Author: Louise Freeth, Head of Revenues, Benefits, Library and Resident Services. Tel: 01628 685664.		

Appendix A: On-line consultation responses

Q1 Do you agree that the maximum level of support available for working age customers should be changed from 91.5% to 80%

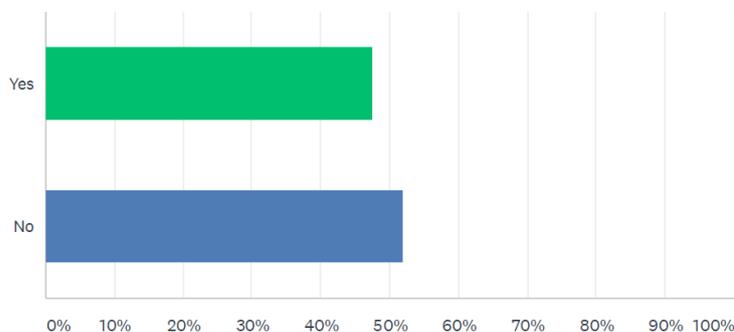
Answered: 141 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	31.21%	44
No	68.79%	97
TOTAL		141

Q2 Housing Benefit customers, who are part of a mixed age couple i.e. where one is a pensioner and the other is of working age, are now treated under the working age regulations which are slightly less generous. Do you agree that the same should apply to Council Tax Support customers?

Answered: 139 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	47.48%	66
No	51.80%	72
TOTAL		139

- We should be more generous to pensioners
- There is enough funds with good management to continue to support OAP's who are the most vulnerable of our society
- Two bad changes don't make a good change
- You are penalizing people who are more in need
- This may seem like a drop in the ocean to some but for our most vulnerable residents, this support is vital; if not, why introduce it in the first place?
- Just because people are working, doesn't mean they earn enough to support a pension
- These are our most vulnerable - I don't support any reduction in their support now
- Better to raise tax from those who can afford it. So increase CT on higher band properties
- Do not understand question
- A job seeker could be living with a grandparent and this would be unfair for them to have extra outgoings
- Penalising people already struggling is morally wrong
- No. This is going to hit people on benefits and low incomes the worst. The council can EASILY cut budgets for non essential services, such as banner as advertising itself!
- Targeting the poorer is disgusting. Target the well off.
- I believe this should be means tested. A lot of retired people are on basic level pensions and their working partner on minimum wage.
- We should be helping our more vulnerable citizens
- If they qualify for Housing Benefit, the assumption is that their combined income is insufficient to pay for an increase in Council tax contributions
- Dont know
- I disagree
- It is iniquitous to lower support people are relying on
- I think everyone on housing benefit should be given the maximum possible assistance with Council Tax
- They should be included as one entity not separate
- We need more people to pay tax, not fewer
- Single parents should be privileged
- I do not understand the question -worded very confusingly.
- They are already probably struggling on benefits !
- Why should the pensioner be penalised for loving someone younger than them?
- Only where the younger person is an active job seeker
- I don't think someone who is older should suffer more
- Poorer people affected
- Those currently on low income are to suffer disproportionately from higher than inflation increases in food and utilities. They shouldn't be hit hard again.
- One may be working because they cannot afford everyday expenses. Now they have to pay extra. Some people have to provide care. It is getting harder for pensioners.
- I disagree with the treatment of the mixed age couple
- Should be according to the joint income
- Just because one of you is retired and the other is working age doesn't mean that you can actually work. You may be a career for the older partner!
- People on benefits cannot afford to live as it is - yet again the poorest have to pay, that's why food banks are so busy

- This will disproportionately affect couples where the wife is younger and is in a lower paid job.
- Your initial question was too obtuse to elicit a meaningful response from members of the public. Please employ someone competent to create such surveys in the future

Q3 Are there any other changes you would like to see to the Council Tax Support scheme 2020/21 or general comments regarding Council Tax Support?

Answered: 76 Skipped: 66

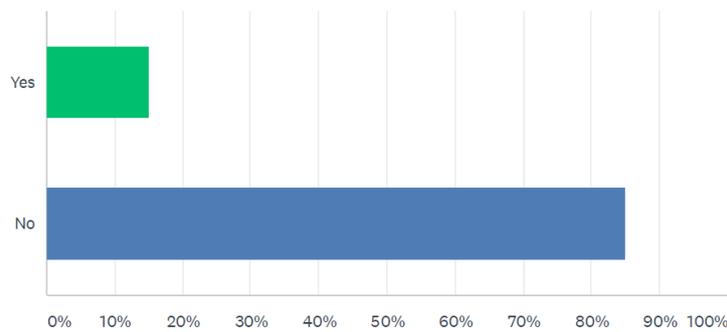
- The process for applying for support should be made less complex.
- Reduced band rates for working people. More support with payments I.e. more flexible payment plan
- Don't reduce the support
- Cut LATCo as this is not what councils were set up for and councils do not have the skill set to operate, costing tax payers for council failures.
- The poorest residents should not have their payment increased, just increase the payments from the wealthiest I the borough.
- An equal proportional increase in all bands of tax.
- Help for carers
- Increase council tax on median size properties upwards.
- No
- No
- Most people needing council tax support are on the bread line for whatever reason...me because my health has declined. You want less people having to use food banks yet you want to make changes that will ensure poverty prevails. Bad enough money has been spent redoing pavements that are now less disabled friendly than before now you want us to pay for unusable roads and pavements through council tax we don't even have suitable housing for most people. By the way I've lived here nearly 40 years and it's just going more and more down hill.
- I used to work for the Windsor Homeless project as a guest and tenancy support worker. I worked with the most vulnerable adults who struggled to pay council tax even with support so doubling the amount that have to pay may well lead to eviction. Please do not do this .
- No, just keep it as it is.
- How will this affect diagnosed Vascular Dementia who presently get discount
- None
- Agree with discount but think that no household should get away with not paying anything.
- Everyone should have to pay their fair share. People who do nothing should not get everything free the should be made to give back to the community in some way if they are not working and paying into the system! As those of us who have to pay full price for everything because we work have far less left to spend each week than people who can work and don't bother because you give everything to them for free.
- See above. Target those who are better able to afford it, not those on low incomes
- Exemption if one partner is a student and the other is not(just graduates for a year)
- No

- It is essential that help is given to the vulnerable in our society. I help at WHP and see how difficult life is for them trying to cope.
- Yes, an increase for the people in the top brackets who are in a better position to afford an increase of a few pounds a week
- No
- Yes, I'd like to see the level of CT support increased!
- No
- No
- No
- More assistance before bailiffs are sent in more holistic view of struggling families
- In an ideal world it would increase, but as long as it stays the same that would be acceptable. In no way should it be reduced to put our more vulnerable residents in a worse position.
- No
- It should be a sliding scale. Rents are already high enough and now with parking charge increases and paying for permits this is impacting on our most vulnerable
- No
- Na
- No
- Kindly fix the hole your own incompetence has created in the financed by other means than punishing the poorest residents in the Borough.
- No
- Taking more money from those who already struggle to make ends meet is not the answer. There are plenty of wealthy residents who have had council tax charged at an unrealistically low level for too long.
- The calculation of Housing Benefit and Council Tax Support needs to be more rigorous so that we don't end up with recipients being overpaid and unable to fulfil the repayment of the overpayment as generally they spend what has been banked into their accounts as soon as it arrives!
- Cut the benefits that councillors are allowed to claim
- Council tax support should remain at 91.5% and RBWM should have a referendum to see if residents want council tax increased to pay from the black hole in RBWM finances created by RBWM Tory councillors.
- I would like to see you leave it alone.
- Help more as it's putting a lot of people in debt and can't afford to eat
- I would like the rate of council tax support to remain the same. It will cost you more if bailiffs are being sent out to collect unpaid council tax from those who can't afford it.
- Put the council tax up instead of punishing the poorest for your cockups
- I'd like to see the level remain the same and higher band Council tax raised
- No
- It is not generous now and should not be decreased. In a wealthy borough, we should raise CT for those who can afford to pay
- I would like to see the Council Tax Support scheme remain the same as it is and a higher council tax rise applied instead to wealthier members of the borough (including myself)
- Step back and look at the services which the borough really needs. Social care, roads etc and then look at all of the services which don't really impact many people and think about whether they are needed
- Leave as it is - do not penalise the poor to pay for the council's poor financial control. Get the money from higher council tax for the full payers

- No
- I wouldn't like to see those who can ill afford it being charged for the financial mismanagement at the council. The benefits they are given are considered what they 'need' to live on given the charges of food etc.. further charges to that is barbaric
- Could additional support be available where the payment of unsupported council tax is made upfront?
- Remove it. This is an extremely costly service that does not support RBWM improving for the future

Q4 Are you currently in receipt of Council Tax Support?

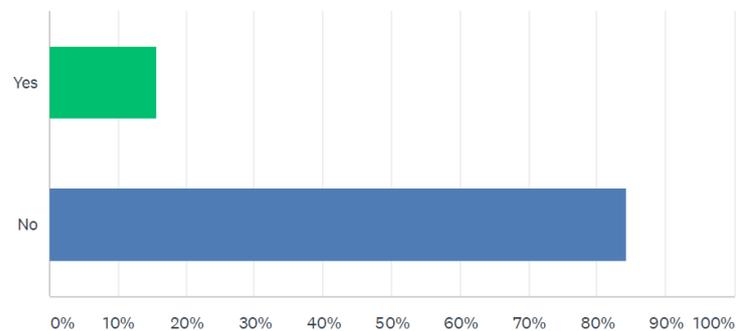
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ANSWER CHOICES	RESPONSES	
Yes	15.11%	21
No	84.89%	118
TOTAL		139

Q5 Are you a pensioner?

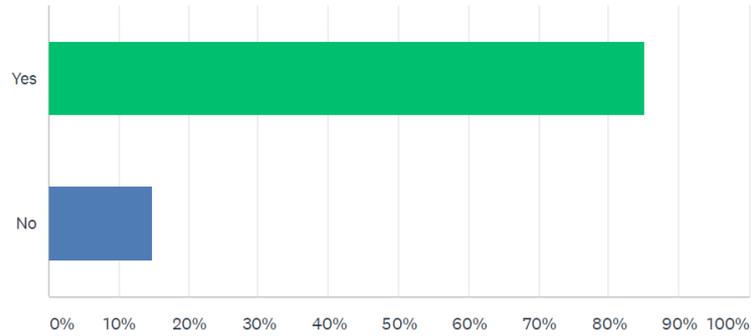
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ANSWER CHOICES	RESPONSES	
Yes	15.60%	22
No	84.40%	119
TOTAL		141

Q6 Are you of working age?

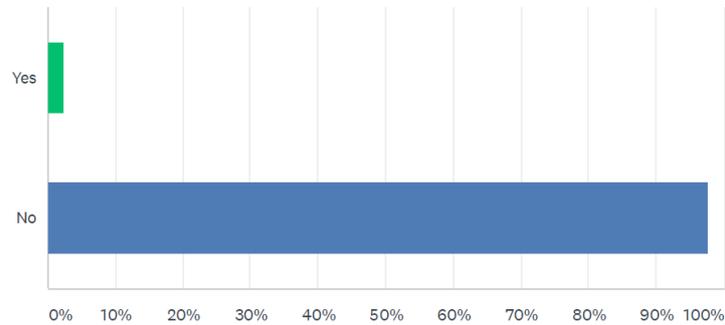
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ANSWER CHOICES	RESPONSES	
Yes	85.11%	120
No	14.89%	21
Total Respondents: 141		

Q7 Are you completing this on behalf of a representative body such as the Citizen Advice Bureau or Age Concern?

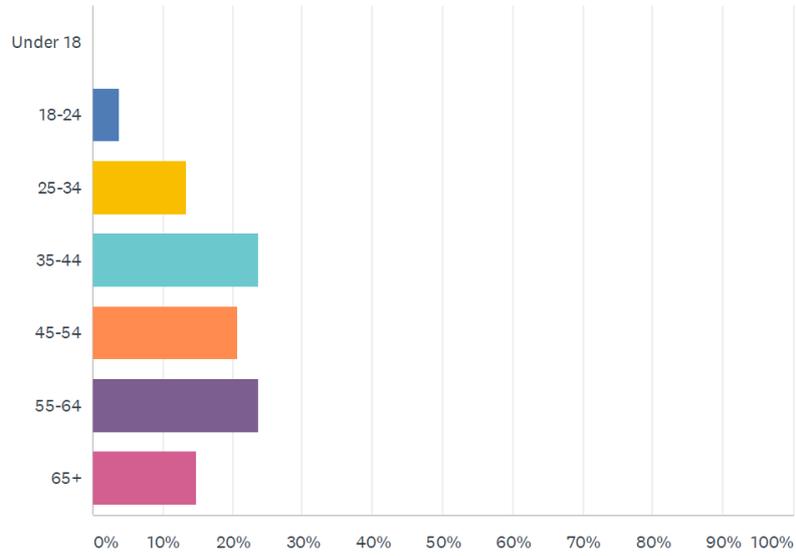
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ANSWER CHOICES	RESPONSES	
Yes	2.24%	3
No	97.76%	131
TOTAL		134

Q8 Age

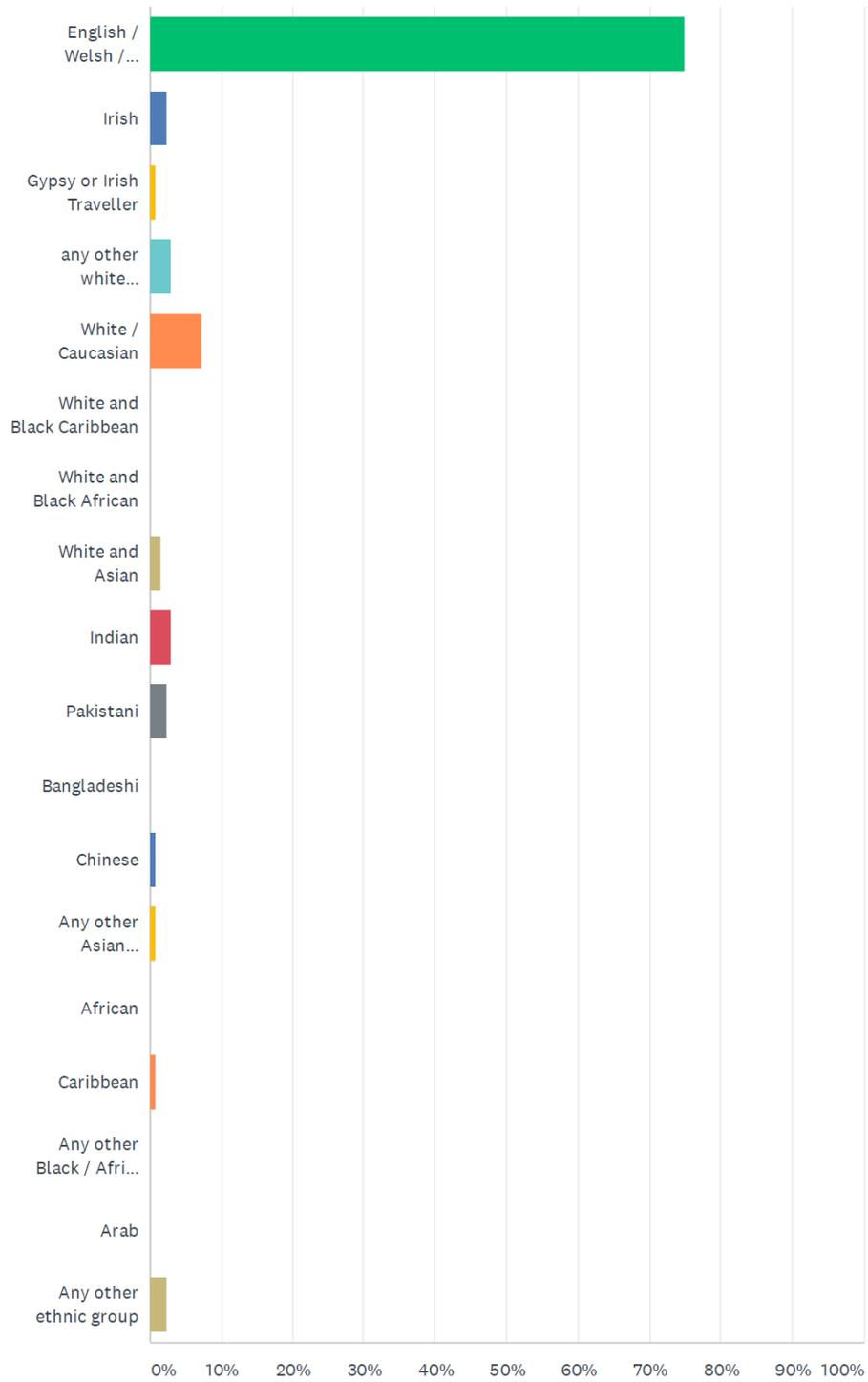
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ANSWER CHOICES	RESPONSES
Under 18	0.00% 0
18-24	3.70% 5
25-34	13.33% 18
35-44	23.70% 32
45-54	20.74% 28
55-64	23.70% 32
65+	14.81% 20
TOTAL	135

Q9 Which race/ethnicity best describes you? (Please choose only one.)

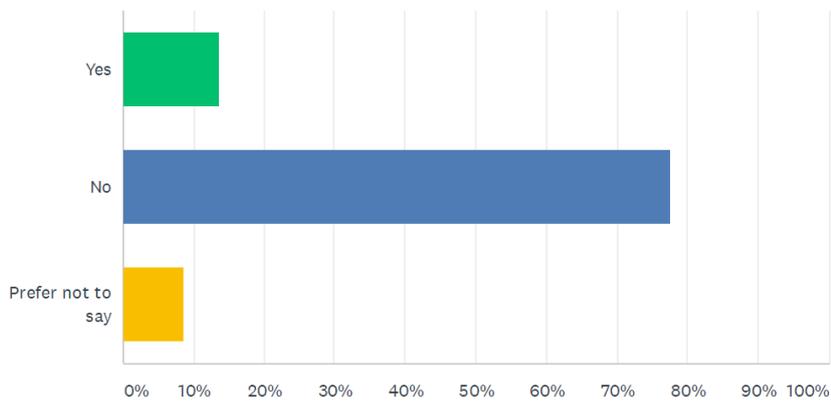
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ANSWER CHOICES	RESPONSES	
English / Welsh / Scottish / Northern Irish / British	74.81%	101
Irish	2.22%	3
Gypsy or Irish Traveller	0.74%	1
any other white background	2.96%	4
White / Caucasian	7.41%	10
White and Black Caribbean	0.00%	0
White and Black African	0.00%	0
White and Asian	1.48%	2
Indian	2.96%	4
Pakistani	2.22%	3
Bangladeshi	0.00%	0
Chinese	0.74%	1
Any other Asian background - please specify below	0.74%	1
African	0.00%	0
Caribbean	0.74%	1
Any other Black / African / Caribbean background - please specify below	0.00%	0
Arab	0.00%	0
Any other ethnic group	2.22%	3
TOTAL		135

Q10 Do you consider yourself to be a disabled person?

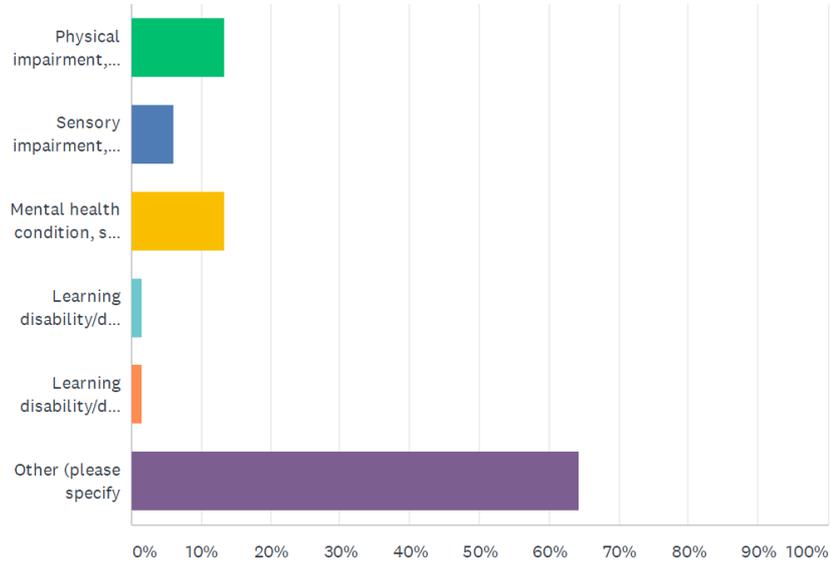
Answered: 139 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	13.67%	19
No	77.70%	108
Prefer not to say	8.63%	12
TOTAL		139

Q11 Please state the type of impairment that applies to you. Please indicate as many that may apply. If none of the categories apply, please mark 'Other' and specify the type of impairment.

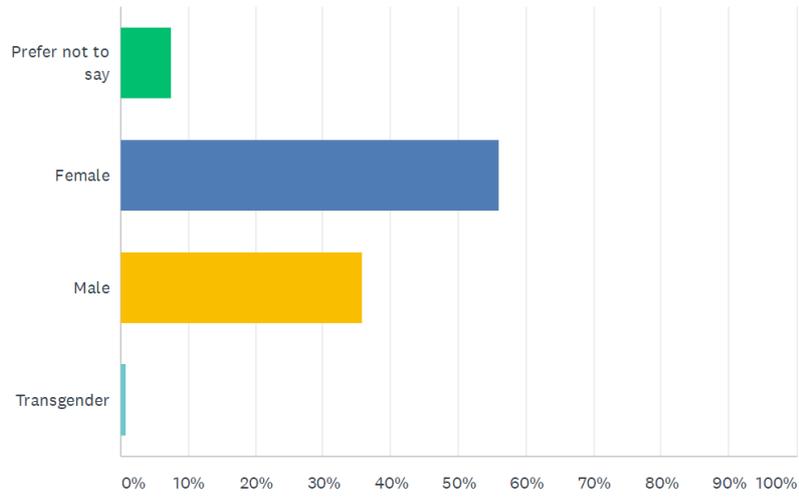
Answered: 67 Skipped: 75



ANSWER CHOICES	RESPONSES	
Physical impairment, such as difficulty using your arms or mobility issues which means using a wheelchair or crutches	13.43%	9
Sensory impairment, such as being blind/ having a serious visual impairment or being deaf/ having a serious hearing impairment	5.97%	4
Mental health condition, such as depression or schizophrenia	13.43%	9
Learning disability/difficulty, such as Down's Syndrome or dyslexia or cognitive impairment, such as autistic spectrum disorder	1.49%	1
Learning disability/difficulty, such as Down's Syndrome or dyslexia or cognitive impairment, such as autistic spectrum disorder	1.49%	1
Other (please specify)	64.18%	43
TOTAL		67

Q12 Gender

Answered: 134 Skipped: 8



ANSWER CHOICES	RESPONSES	
Prefer not to say	7.46%	10
Female	55.97%	75
Male	35.82%	48
Transgender	0.75%	1
TOTAL		134

Appendix B

From: Cllr Bond <Cllr.Bond@RBWM.gov.uk>
Sent: 01 February 2020 14:28
To: Louise Freeth <Louise.Freeth@RBWM.gov.uk>
Subject: Council Tax Support Consultation response

Dear Louise Freeth

I would like to submit the following as a response to the consultation on Council Tax Support please. I'm emailing it as it does not fit into the survey format. Hope that's OK.

We have three concerns about the council's proposals:

- This is a very significant increase for those who can least afford it because they are already living at the financial margin and no doubt struggling to make ends meet
- If it pushes people over the edge it will simply increase the default rate and be self-defeating as the council will not only lose the tax increase but the whole council tax liability
- The second proposal on couples where one is a pensioner and the other working-age could affect more people than the first and in many cases means that women approaching retirement age will again lose out.

The details

The council is proposing two changes to their Council Tax Support Scheme under which those on low incomes can apply for a reduction in their Council Tax. They are proposing to reduce maximum assistance from 91.5% to 80% (after any other discounts or exemptions (pensioners on low incomes remain eligible for up to 100% assistance). Currently the lowest rate of Council Tax (Band A) for Maidenhead town is £893.11 pa (could be very slightly different if you live somewhere with a Parish Council). The proposal for working-age people on the lowest incomes and eligible for maximum assistance would therefore increase Council Tax by £102.71 pa (from £75.91 to £178.62), an increase of 135%. Windsor & Maidenhead does not publish its assistance for different income levels but desk research suggests maximum assistance applies to those with an income between £4,000 (single) and £12,600 (family with children), ignoring all other factors such as any savings.

The second proposed change is that where one of a couple is a pensioner and the other is working-age, the council will treat them as working-age in line with Housing Benefit. This means that Council Tax for those on the lowest incomes could increase by £178.62 for those in a Band A property. This could affect more people than the first proposal, for example where a husband is retired but a wife has not and has low-pay employment.

Council Tax arrears are estimated to be in the region of £4m, owed by about 2,000 residents (RBWM, December 2018 & February 2019). The collection rate is 98.4% (RBWM, January 2018).

This consultation response is from RBWM Windsor & Maidenhead Liberal Democrats

Best wishes - Simon Bond
Councillor for Belmont ward