


Torridge District Council - Council Tax Reduction Scheme 2023/24 Consultation




1. Background to the Consultation

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

| Answer Choices | | Response Percent | Response Total |
|----------------|-----|--|----------------|
| 1 | Yes |  | 100.00% 186 |
| 2 | No | | 0.00% 0 |
| | | answered | 186 |
| | | skipped | 0 |

2. Part 1 – The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

2. Do you agree with introducing an income-based banded discount scheme?

| Answer Choices | | Response Percent | Response Total |
|----------------|------------|---|----------------|
| 1 | Yes |  | 64.84% 83 |
| 2 | No |  | 16.41% 21 |
| 3 | Don't Know |  | 18.75% 24 |
| | | answered | 128 |
| | | skipped | 58 |

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

| Answer Choices | | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 27 |
| 1 | As long as the system does not encourage large families for large benefits | | |
| 2 | If no non-dependent persons living with applicant qualifies for any difference in deduction why is the figure different for a couple than it is for a single person when the household costs are near enough the same - and any difference is dealt with in Universal credit? Why is there no consideration of a discount for disabled people especially those who may not qualify for disability benefits - such as people with MS (one of the three totally accepted "illnesses" as disability but for which most people do not qualify for PIP or any assistance. Perhaps you would like to change this line at the beginning of your survey aims: There will be no charges made where an applicant has non-dependants living with them (Part 3); | | |

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

- | | |
|----|---|
| 3 | It should be used over all householders not just working people. Retired people just on the edge of the earnings threshold don't get anything at all, very unfair. The people who have saved for a pension are penalised and those who could have but haven't get the benefits, |
| 4 | I don't disagree but as usual the disabled on PIP are forgotten again. We are still on a lower income of benefits. But have not changed to the universal credit system yet. |
| 5 | <p>If this happens, I believe I would be in your new Band 3 (20%). not exactly sure how this works with a single occupancy as I get the the 25% off anyway. I have worked out as best as I can that taking into account my earnings, 2 small pensions and UC it would leave me approximately £50-£70 per week to 'live on after the amount I have to deduct from my money every month for D/D's (Rent, Council Tax, TV license, Electricity, Water, WIFI and Contents Insurance.) All these add up to £753.33. I can't afford to run an Immersion Heater to have hot running water and I have already turned down the Storage Heaters to 18deg last winter, only use my oven once a week and use the microwave to heat as much as I can.</p> <p>If there is much change to the help I already get then there is no solution to adjust for me, I haven't even made adjustments with energy price cap increases coming. I seem to be penalised because I have no children and penalised again because I have 2 bedrooms as a single occupier. even though the rent I pay £525 I consider cheap in the current market.</p> <p>I don't know what solution Torridge Council can come up with. I can only speak for myself, but I know that when I got my job and this years CTax went from paying £22 per month and I'm now paying £89. That instantly added £67 to my outgoings. Whatever happens the whole system needs to be made easily understandable. Also please stop penalising single childless people, we have very similar expenditures as everyone else.</p> |
| 6 | <p>Universal credit & other benefits allow for this. Enough support is already given to those in need.</p> <p>Alternative suggestion.... Continue as in previous years.</p> |
| 7 | I think it will be beneficial for those struggling during the rising cost of living |
| 8 | I live alone so if I lost my 25% reduction the council tax monthly payment would take over 15% of the income and I struggle now to meet monthly bills especially energy bills rising. It costs the same to run a house whether there are 2 or 1 incomes so why should I pay a hugely higher disproportionate amount of my hard earned income compared to someone sharing household bills in a dual income household. I only earn £21k which is well below the national average so I think it would be grossly unfair to deprive me of the wherewithal to pay for elected gas and food and all the other monthly bills of running a house. So keep the 25% discount for single hard working people like me. |
| 9 | More information should be made available on the impacts on the winner and loser casualties, to understand the ramifications. |
| 10 | It should be based on complete household income including all benefits etc so as not to benefit those who receive unearned income over others whose sole income is from paye, self employment and pensions. |
| 11 | None the system is fair as it is. Possibly an overall reduction For all |
| 12 | Should be based on environmental areas. |
| 13 | The income band range needs to be increased to enable greater support for people that do not live in bands A-D properties. There are many owners that have low incomes (less than £25K per annum) with minimal savings, that live in Band E properties for example and do not receive any council or Government / benefit support as they do not qualify. If you own a property outside bands A-D you are considered a millionaire and forgotten about. Individual circumstances need to be taken into account. As a full council tax payer, my wife doesn't work and 13% of my salary (under £24K) goes on council tax. How is that fair ? I'd be better off giving up the job and claiming benefits. |
| 14 | <p>Income based does not take into account expenditure and rises to this. If you already get benefit towards rent in theory you can have more despicable income than an individual earning £2k per month with a rent of £1k and £500 on electricity.</p> <p>I'd propose expenditure on fixed items to be considered when making calculations.</p> |

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

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|----|---|
| 15 | Moves such as this always penalise the middle group of income earners who work hard, earn a reasonable amount, never receive any support yet carry the biggest burden. They are always overlooked and forgotten about because on paper they have a reasonable income but are often poorer than those on benefits. |
| 16 | I dont disagree but the income bands are too low. |
| 17 | All taxable income should be considered, not just income. Earnings subject to cgt and or interest/dividend income over the taxable allowances should be taken into account. It may be rare that those with low earnings have such income sources, but they should be taken into account. If it can be proven that no-one in the targeted support groups have such income sources then of course it is appropriate to ignore them |
| 18 | some people receive more benefits per week/month than full time working people who still have to pay all of their bills. benefits should be still counted as income |
| 19 | As a single person household I use very few of the services and would may paying more. |
| 20 | The Minimum Income Floor is completely unethical - just because it is used for Universal Credit doesn't mean it should also apply to Council Tax Reduction - PLEASE DO NOT MAKE THIS PART OF THE NEW SYSTEM AS MANY SELF-EMPLOYED PEOPLE ON LOW INCOMES WILL SUFFER AS A RESULT !!! |
| 21 | <p>Because whilst the existing 75% CTS Limit is harsh enough and one of the highest in England, reducing households with no dependent children to a max of 40% on incomes as low as £477 pcm is terrible. It assumes that all adults can just work more to earn more money (I believe TDC first brought in the 75% limit to "Incentivize" benefit claimants to work more) when many can't.</p> <p>I'm a Carer to my disabled young adult son and the hours I can work are limited by putting his needs first. I receive Carers Allowance of £69.70pw for providing a minimum of 35hrs pw additional care and my earnings are capped at £130pw. Carers Allowance is not included in the list of Benefits that apply to Band 1 and should be.</p> <p>I'm not sure that TDCs problems with administering their CTS Scheme will be reduced by merely changing to a Banding Grid which seems to substantially reduce the amount of CTS that many households currently receive. Probably an upgrade in the software being used and reducing the amount of 'complicated' language in the copious quantities of paperwork currently produced would save a bit of money. It really isn't necessary to reprint a claimant's Universal Calculation within their CTS Calculation - currently monthly if their earnings go up and down a lot.</p> <p>I would be loathe for Council Officers to determine the merit of a self-employed person's business and determine whether or not a Minimum Income Floor should apply. There are too many assumptions about the self-employed by PAYE staff that seems to almost consider the self-employed as regularly committing tax fraud which is quite offensive and wrong. In Torridge there are many self-employed people who manage to earn something but not much, including myself, but if too harsh a Determination policy decided that these people were actually earning substantially more than they actually do, then they would have no choice but to cease working and claim Universal Credit instead. Not only becoming even poorer but also losing a significant amount of self-worth and identity.</p> |
| 22 | Single person households whose income is above £888 will get no discount rather than the 25% currently allowed. This is a very low level of income given that a single person already has to pay housing costs, utility bills, food costs etc out of a single income |
| 23 | Would this affect the single person discount? |
| 24 | Single people have all bills to pay in their home, all which is increasing, paying full council tax for single people will put us into the poverty bracket, as it stands for single people it is only just affordable |
| 25 | Amount of tax should be set based on earnings not house size. A large house down not always equate to a large income. Set the tax based on income initially and there will be no need for a discount. |
| 26 | I work in financial services and can't understand the background , so I would suggest this is seriously flawed and needs to be looked at again. If there are 'winners and losers' it |

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

suggest the net cost will be the same, I'd suggest there will probably be more losers, which is why you're doing it - ie to save money

27 At a time when businesses and earnings have as yet to recover from the economic damage from Covid, when the cost of utilities for businesses and individuals has become unaffordable by most, when interest rates are at their highest for a decade and inflation at its highest for 30 years, private rents and mortgages going through the roof with an ever decreasing supply of affordable housing, the councils proposals will inevitably lead to more debt and hardship for the most vulnerable households and increasing homelessness. Your proposals are totally irresponsible in the current economic climate and the forecast recession.

If the council wishes to reduce the number of households dependent upon financial support: build more affordable/social housing, stop the ever increasing number of private rental properties being converted to AirB&B's and/or second homes.

If the council requires greater income from council tax: Charge the owners of those properties (AirB&B's and second home owners) at least double the rate paid by people who actually live in the authorities area and who actually contribute and support the local economy.

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|----------|-----|
| answered | 27 |
| skipped | 159 |

3. Part 2 - To limit the number of dependant children within the calculation for Council Tax Reduction for all working age applicants

4. Do you agree with this change to the scheme?

| Answer Choices | | Response Percent | Response Total |
|----------------|------------|------------------|----------------|
| 1 | Yes | 69.67% | 85 |
| 2 | No | 9.84% | 12 |
| 3 | Don't Know | 20.49% | 25 |
| | | answered | 122 |
| | | skipped | 64 |

5. If you disagree please explain why and what alternative would you propose?

| Answer Choices | | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 13 |
| 1 | Unless the children have been diagnosed with with a disability in which case costs are invariably higher for a lot of things for the family, I think disabled children should be excluded from the two children "rule". Classification of disabled would need to be determined, possibly children with SEN qualification?? Exclusion needs to be based on whether the child causes the family extra costs, not vague in vogue diagnoses. | | |
| 2 | If you are working. You should pay full council tax like we did. | | |

5. If you disagree please explain why and what alternative would you propose?

- 3 This rather penalises people who already have more than two children. Child benefit does not cover costs raising each child in full. Therefore the income is stretched much further.
- 4 Why do people need more incentive not to work
- 5 You are the politicians. How many council contracts go to 'mates' or national business where one of your political leaders own shares. I seriously think you could be making savings elsewhere.
- 6 Given the cost of living crisis, I do not believe that ANYONE currently in receipt of assistance should be facing a reduction in their current amount. The unintended consequence of this will be to unfairly penalise those with larger families who may be in need of more support, not less.
- 7 It should be changed so the more people using the services should pay more.
- 8 Large families will suffer compared to small ones - this is unethical and should not be part of the new scheme
- 9 Maybe Child Maintenance above certain levels should be included in CTS calculations
- 10 The more dependents the more additional costs, therefore not offering further council tax discounts will impact negatively.
- 11 Don't understand any of it!
- 12 Some parents, usually dads, have 50/50 custody of their children, but receive the child benefit, if you exclude these children from the calculation for these father you could be committing indirect sex discrimination.
- 13 At a time when businesses and earnings have as yet to recover from the economic damage from Covid, when the cost of utilities for businesses and individuals has become unaffordable by most, when interest rates are at there highest for a decade and inflation at its highest for 30 years, private rents and mortgages going through the roof with an ever decreasing supply of affordable housing, the councils proposals will inevitably lead to more debt and hardship for the most vulnerable households and increasing homelessness. Your proposals are totally irresponsible in the current economic climate and the forecast recession.

If the council wishes to reduce the number of households dependent upon financial support: build more affordable/social housing, stop the ever increasing number of private rental properties being converted to AirB&B's and/or second homes.

If the council requires greater income from council tax: Charge the owners of those properties (Air&B's and second home owners) at least double the rate paid by people who actually live in the authorities area and who actually contribute and support the local economy.

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| answered | 13 |
| skipped | 173 |

4. Part 3 – Removing the requirement for any non-dependant deductions

6. Do you agree with this change to the scheme?

| Answer Choices | | Response Percent | Response Total |
|----------------|-----|------------------|----------------|
| 1 | Yes | 53.78% | 64 |
| 2 | No | 17.65% | 21 |

6. Do you agree with this change to the scheme?

| | | | | |
|---|------------|--|----------|-----|
| 3 | Don't Know | | 28.57% | 34 |
| | | | answered | 119 |
| | | | skipped | 67 |

7. If you disagree please explain why and what alternative would you propose?

| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 20 |
| 1 | Under this proposal, household income could be above that of households not entitled to any discount. Proof of household income will still have to be monitored. | | |
| 2 | Persons classed as non-dependants can effectively maintain the dwelling whilst the applicant bears no cost. Total income for the property should be the deciding factor. | | |
| 3 | This will as I see it encourage overcrowding of properties | | |
| 4 | Must monitor income- potential increases to the household budget | | |
| 5 | You propose to keep allowing a reduction for non-dependents, this is a matter of choice as to why they are in the house. If they need care then they are dependent, if they do not need care they should be a working adult and contributing to the household costs so should have to pay a proportion of Community Charge. Their income should be added to the household income when assessing whether a reduction for the household is due. Simply ignoring any income they bring in for very little additional cost is giving away money - not that there will be that many households in this bracket apart from those with older children who are working. Some form of allowing for added non-dependent adults may need to be considered for people who have taken in a refugee family under Gov Ukraine Scheme as they should not cost the household more. | | |
| 6 | So you can have three extra adults living there and they still get rebates? | | |
| 7 | Not having the deductions leaves the scheme open to fraudulent claims. The threat of removal/retrieval of payments should remain, perhaps with some allowances (max income of non dependant, contribution allowance). | | |
| 8 | Continue with deductions | | |
| 9 | All adults should contribute as now. Other households that do not qualify will be forced to pay more to subsidise | | |
| 10 | For heaven's sakes why should single people have to pay 100% even on tiny salaries like mine, yet people living in dual income households only get to pay 50% each of the cost of the council tax as you should presume that every adult in a household should contribute 50% | | |
| 11 | Introduce a simpler equation or formula for making the deduction, linked to the gross income of any other adult inhabitants within a household. | | |
| 12 | I still think that household income as a whole should be considered to make the scheme fair. | | |
| 13 | If other adults live in the premises (other than the applicant or partner). Deductions must be based on the net income of the non-dependant. It must be made their responsibility to supply all necessary information to TDC including all changes to their income. This "extra revenue" will pay for any additional administration costs. | | |
| 14 | Higher costs for hard working families | | |
| 15 | You have chosen the easy/lazy route, assess all those adults who are of working age. | | |




7. If you disagree please explain why and what alternative would you propose?

- | | |
|----|---|
| 16 | All occupants should be taken into account ... the possibility would arise that an individual with higher income could support others claiming a discount. IF the costs of checking this exceed the benefits of so doing then ok ... but it still seems inappropriate to support a group which could have higher income than others in a worse situation. |
| 17 | The additional adult's earnings should be taken into account since they are able to contribute to the joint household budget. |
| 18 | I think if the costs of making deductions means less cost than not making deductions you should go with the scheme that gives most money to the council. |
| 19 | Needs to be explained easier for people that don't understand things. |
| 20 | If I understand this part of the proposal correctly you are actually proposing to ignore the income of others in the household whilst introducing income floors for single households and increasing the overall cost of the scheme. That is not equitable and completely contradicts your stated objectives. |

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| answered | 20 |
| skipped | 166 |

5. Part 4 - Introducing a Minimum Income Floor for certain self-employed applicants

8. Do you agree with this change to the scheme?

| Answer Choices | | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1 | Yes  | 55.17% | 64 |
| 2 | No  | 21.55% | 25 |
| 3 | Don't Know  | 23.28% | 27 |
| | | answered | 116 |
| | | skipped | 70 |

9. If you disagree please explain why and what alternative would you propose?

| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 27 |
| 1 | The fact they are self employed does not mean a level rate of income. Nor does it mean they have no children. It is probably better to not worry about whether they are employed or self employed and use the same scale. Based on previous years HMRC declared earnings. | | |
| 2 | This system can be manipulated by business people. | | |
| 3 | Too many self employed people barely cover their costs and have very little income. As stock still needs to be bought. And to wait a year of income before any help could make some people destitute. | | |

9. If you disagree please explain why and what alternative would you propose?




- | | |
|----|---|
| 4 | If somebody is self employed and is earning what amounts to below minimum wage I would say this is wrong to 'assume' them to be earning the the equivalent of a 35hr week at minimum wage. Assuming anything is wrong, any help should be based on facts providing proof is given to Torridge council. |
| 5 | Whether the area is a Universal Credit area, which I dont think Torridge is, will impact negatively. |
| 6 | Council tax should be based on a sliding scale and on net income coming into any household but where all household running costs are met by one sole income earner who has to find the money for everything else then there should still be a 25% reduction or more for low wage income earners like me who get no other tax payers help in the form of benefits and I don't get to choose to work part time as I have to work full time and always will have to even though I'm 62 in order to pay running costs of a home |
| 7 | I can see the benefits regarding administration but through these difficult times it maybe unfair to hard working families who because of their self employment aren't entitled to a lot of help. |
| 8 | This does not seem fair to the self employed. You need proof of what they earn and depending on that means what bracket they in? |
| 9 | You cannot assume an income for someone who is self employed! I know of self employed people who work longer hours and receive less wages than those in regular employment |
| 10 | Self employed are often unable to work full hours and after expenses make nmw for a 35 week period. The uc system for self employed is not realistic for many and is killing small businesses that need a small amount of support. |
| 11 | n/a |
| 12 | It's not fair to assume an income, where you are going to do this you must be prepared to back date if you are proved wrong when accounts are filed |
| 13 | I don't agree with any assistance for the self employed. their taxation benefits are realised elsewhere as many residential costs can be offset against income tax. |
| 14 | Over 60 only need to work 16 hours a week for working tax credit |
| 15 | System should be based on actual income ... this scheme would disincentivise people trying to set up self employment (notwithstanding the one year start up period ... it can take longer than one year for businesses to get going) |
| 16 | it shouldn't be assumed that self employed people earn equivalent of 35h minimum wage-it should be based on the actual income |
| 17 | Those who don't reach the Minimum Income threshold will have the lowest incomes - yet you intend to penalise them and reduce their income even further; a callous policy to create more poverty. Further, some self-employed enterprises take time to become financially profitable and also have periodic fluctuations. For a Council that claims to want to encourage entrepreneurship this is a contradictory and damaging proposal. |
| 18 | This is completey unethical - just because it is part of Universal Credit doesn't make it in the least bit acceptable - the self-employed on the lowest incomes will suffer disproportionately compared to those on higher incomes - PLEASE DON'T DO IT !!!!! |
| 19 | Many self employed earn much less than the national minimum wage and have higher overheads. Some cannot work 35 hours. Financial help needs to be based on actual earnings not assumed earnings |
| 20 | It is completely unrealistic to expect self employed people to earn the minimum wage for the hours they work. Especially in this area where incomes are lower than the national average. It is a system which is completely biased against the self employed. They should be assessed on their actual incomes as currently required. Self employment is the only option for many people in this area and it should be encouraged and supported. These rules do the complete opposite. |

9. If you disagree please explain why and what alternative would you propose?

- 21 I would be loathe for Council Officers to determine the merit of a self-employed person's business and determine whether or not a Minimum Income Floor should apply. There are too many assumptions about the self-employed by PAYE staff that seems to almost consider the self-employed as regularly committing tax fraud which is quite offensive and wrong. Also often the pay for the hours worked is less than NMW because of the need to look and find work, keep accounts and of course no sick pay, holiday pay, employer pension contributions, etc
- In Torridge there are many self-employed people who manage to earn something but not much, including myself, but if too harsh a Determination policy decided that these people were actually earning substantially more than they actually do, then they would have no choice but to cease working and claim Universal Credit instead. Not only becoming even poorer but also losing a significant amount of self-worth and identity.
- There are various reasons why self-employed people don't work 35+ hours such as caring responsibilities, age, and/or ability to find suitable paye employment
- 22 It discourages self employment unless the person can be confident of making an income above minimum wage from the start.
- 23 Seems self employed would be penalised, is this fair?
- 24 Still don't understand
- 25 trying to make a profit with energy prices and materials going up by 100% in some cases make it very difficult to make a profit
if you reduce the help we get i might as well retire and claim every penny i can
- 26 Unfair policy, especially for single parents
- 27 At a time when businesses and earnings have as yet to recover from the economic damage from Covid, when the cost of utilities for businesses and individuals has become unaffordable by most, when interest rates are at there highest for a decade and inflation at its highest for 30 years, private rents and mortgages going through the roof with an ever decreasing supply of affordable housing, the councils proposals will inevitably lead to more debt and hardship for the most vulnerable households and increasing homelessness. Your proposals are totally irresponsible in the current economic climate and the forecast recession.
- If the council wishes to reduce the number of households dependent upon financial support: build more affordable/social housing, stop the ever increasing number of private rental properties being converted to AirB&B's and/or second homes.
- If the council requires greater income from council tax: Charge the owners of those properties (Air&B's and second home owners) at least double the rate paid by people who actually live in the authorities area and who actually contribute and support the local economy.




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| answered | 27 |
| skipped | 159 |

6. Part 5 - The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)

| 10. Do you agree with this change to the scheme? | | | | |
|--|------------|--|------------------|----------------|
| Answer Choices | | | Response Percent | Response Total |
| 1 | Yes |  | 82.30% | 93 |
| 2 | No |  | 3.54% | 4 |
| 3 | Don't Know |  | 14.16% | 16 |
| | | | answered | 113 |
| | | | skipped | 73 |

| 11. If you disagree please explain why and what alternative would you propose? | | | | |
|--|--|--|------------------|----------------|
| Answer Choices | | | Response Percent | Response Total |
| 1 | Open-Ended Question | | 100.00% | 5 |
| 1 | I looked into this Welfare provision and found I wasn't eligible because I am single with no children. | | | |
| 2 | I know of households where they get their part time earnings topped up to more than I earn having to work full time so how is it fair. I would love to work part time and get money off the state for nothing but I feel it is morally wrong | | | |
| 3 | While I agree with the plan what will it mean if the amount from Government is greater than what the council id off-setting (not that I believe it will ever be?) | | | |
| 4 | c | | | |
| 5 | the scheme to stay the same | | | |
| | | | answered | 5 |
| | | | skipped | 181 |

7. Part 6 - Disregarding emergency increases in national welfare benefits

| 12. Do you agree with this change to the scheme? | | | | |
|--|------------|--|------------------|----------------|
| Answer Choices | | | Response Percent | Response Total |
| 1 | Yes |  | 86.49% | 96 |
| 2 | No |  | 5.41% | 6 |
| 3 | Don't Know |  | 8.11% | 9 |
| | | | answered | 111 |
| | | | skipped | 75 |

13. If you disagree please explain why and what alternative would you propose?

| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 5 |
| 1 | If the house hold income increases, then the reduction can be reduced | | |
| 2 | I'm not sure about the Discretion part. | | |
| 3 | Funds are limited It will soon be better to remain on benefits | | |
| 4 | As I keep saying council tax payments should be based on net monthly income so hard working single people are not made to pay disproportionate amount of their income to CT just so other people can work part time and get free money off tax payers | | |
| 5 | People on benefits get enough and can afford more than someone working. Emergency payments count as income | | |
| | | answered | 5 |
| | | skipped | 181 |

8. Alternatives to changing the Council Tax Reduction Scheme

14. Please use this space to make any other comments on the proposed scheme.

| Answer Choices | | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 29 |
| 1 | As long as it's fair, I'm all for it. | | |
| 2 | Don't penalise the regular household in extra taxes | | |
| 3 | [REDACTED] | | |
| 4 | If you say so. | | |
| 5 | Agree less control reduces administrative costs but only to the point where the administration cost is lower than erroneous awards. | | |
| 6 | I think this all depends at what level Torridge Council sets the earnings levels, given that most people in this area work at Minimum Wage or not much more. | | |
| 7 | TDC cannot afford this proposal | | |
| 8 | More work for you - a great Council - but excellent ideas. | | |
| 9 | I agree with a sliding scale based on household income but the 0% is set way way too low. I struggle to pay all my household bills & petrol & food etc on what I earn which is £1300 a month so you need to keep the 25% reduction for single people like me earning less than the national or even regional average | | |
| 10 | Make the proposed scheme easier to grasp, by giving real examples that show how someone would benefit under the current and proposed schemes. | | |
| 11 | My main concern is so far as is possible, one section of society should not be drawing help and ending up better off than those just outside of qualifying for assistance. | | |
| 12 | In the present National circumstances with high inflation and Central Govt handing out various Grants the suggested scheme which avoids taking these payments into | | |

14. Please use this space to make any other comments on the proposed scheme.

| | |
|----|---|
| | consideration is the best solution . I believe most of the suggested scheme is fair and administratively simple to operate. My only suggested alteration is to non dependents net income not being ignored. |
| 13 | I believe there should be more support for the disabled and elderly having to pay the 25% they have to at present still causes hardship for the ones on very low income . I also believe the bedroom tax desperately needs to be abolished asap |
| 14 | A targeted and simplified approach is the way forward |
| 15 | Changes should be made to assist hard working, low-income families and particularly the self-employed as often, through no fault of their own they run into financial difficulties e.g. bad debts, inclement weather. |
| 16 | I claimed housing benefit and council tax support until April 22, from June 2013 in the torridge district. I only had to stop the claim due to taking a small pension early to be able to afford to live. The whole housing benefit and council tax reduction amounts are difficult to live on with self employed work affected by covid. Health makes a job impossible so minimum income floors are a nightmare, and entitlements wiped because if this assumption. A small pension in my case is wiped by rent and council tax. |
| 17 | Will make it simpler for Claimants to know which band they fall within and when their earnings may mean their claim is changed. Also easy for TDC to administer |
| 18 | Can you not look at a tourist tax to fund this instead of earners above the limit paying for it in higher council tax |
| 19 | It is unnecessarily beneficial |
| 20 | The focus is always on low income households but the reality is the forgotten middle income households are harder hit as that have no access to benefits, crisis support and analysis will show many of these families are on the 'breadline' with no rescue line. |
| 21 | The scheme looks easy to read and should make it easier for people to know if they qualify. |
| 22 | I should have applied for help along time ago but haven't because I am self employed and have a non dependent living at home so found the current application and constant giving of figures more hassle than it is worth |
| 23 | "If the Council keeps the current scheme, it will be less supportive to low-income households" . The proposed Minimum Income threshold would be less supportive of the poorest households - making them poorer - for the obvious reasons I stated earlier. |
| 24 | I'm just mindful that as being self-employed in a very low-paying industry I wouldn't be earning the National Minimum Wage and may be worse off. |
| 25 | I have hardworking tenants who are already struggling now and panicking about the proposed increases in gas and electricity. This couple will probably never be able to afford children. |
| 26 | Assess self employed people on their actual incomes, the minimum income floor is grossly unfair and unrealistic. |
| 27 | The proposed levels of CTS support are too low in the Bands 2 and above and I would propose increasing the CTS% support in all levels and the earnings limits that determine which Band Households come under. Some low income households also pay mortgages and get no allowances made for this. Maybe consider accounting for housing payments when calculating how much households have to live on. |
| 28 | The scheme appears to disadvantage single person working households (who are demographically on the increase). Such households already struggle with rising housing costs and energy bills and are constantly disadvantaged over families, some of whom will have income from more than one source. It is unlikely that a single person will draw on local public services to the same extent as a family so why should they be expected to subsidise the system? |

14. Please use this space to make any other comments on the proposed scheme.


- 29 I currently receive a 25% discounts as I live alone, am I right in understanding if you introduce your new scheme I will loss this discount as you will decide on what discount I'm entitled too based on my income, how is this fair? I think the current scheme is inclusion, your new scheme will affect those living on their own earning less than £30,000 a year but not meeting the low income threshold. I am therefore against your new scheme.

| | |
|----------|-----|
| answered | 29 |
| skipped | 157 |

15. Please use the space below if you would like the Council to consider any other options (please state).



| Answer Choices | | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 12 |
| 1 | ██████████ | | |
| 2 | I feel the deductions for disabled is not realistic in todays society. I was told I would need a separate room just for all my adaptations and a wet room. There is no room to fit this. I have to house some in the garage and have no room for a wet room. Plus the adaptations are throughout the house and would not make sense to be in one room. Too many have the same problem and are unable to move to more suitable accommodation. | | |
| 3 | Would like to see more emphasis and support for low income workers rather than those fully on universal (and other) credits | | |
| 4 | See above | | |
| 5 | Area and environment housing banding according to facilities and services available in the close proximity. | | |
| 6 | Tourist tax to support lower earners. | | |
| 7 | No support scheme other than for the elderly would be my preference. | | |
| 8 | Don't introduce a Minimum Income threshold. | | |
| 9 | DO NOT MAKE USE OF THE MINIMUM INCOME FLOOR FOR THE SELF-EMPLOYED AS THAT IS COMPLETELY UNACCEPTABLE !!! | | |
| 10 | Any scheme to ease the cost of living burden has to be implemented. | | |
| 11 | Getting a completely brand new software programme that uses Plain English and allows Claimants to log-in and update information. As Universal Credit is assessed monthly it therefore will completely streamline the whole process and substantially reduce the administrative costs (staff time, paper, post and ink). By producing and requiring less paper the incidences of paperwork getting lost and information being incorrectly entered into the system would dramatically reduce. Staff should receive some Claimant Empathy Training which will increase their understanding of why people need to Claim CTS and therefore, by putting the needs of Claimants first, TDC staff will be more inclined to be more efficient in their work and because they are being helpful, TDC Staff will feel more positive about their work. | | |
| 12 | See comments regarding social housing, second home owners and Air B&B. | | |
| | | answered | 12 |
| | | skipped | 174 |

16. If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below.


| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 9 |
| 1 |  | | |
| 2 | If you are in work, no reduction is needed. | | |
| 3 | The principles are surely right : to target support for low income households and to keep it simple. There really should be a national scheme that councils could 'buy into' or not. Or perhaps be mandatory. Ideally down track perhaps council tax should be replaced by a local income tax, set locally , but administered by hmrc. | | |
| 4 | All council tax should be ring fenced to the area in which it is generated to maintain the local area and neighbourhood. | | |
| 5 | Assistance for homeowners living in properties outside of bands A-D that are not of pensionable age but on low incomes but do not qualify for DHSS benefits. Who is helping these people ? No-one | | |
| 6 | To spend any more than is absolutely necessary on Council Tax support is nothing other than giving away the Council tax paid by hard working people to solve the Government's problems with the benefits system. | | |
| 7 | I am a low income self employed pensioner , will this affect me ? | | |
| 8 | I am a low income , self employed pensioner 68 years old , will this affect me ? | | |
| 9 | The current rules on assets and capital are unfair. For example if someone owns a separate but necessary area for parking their car or storage for a business use this is classed as capital and if worth over £6000 rules them out of claiming a reduction, however if this area was attached to their house or dwelling it would not be counted. How can that be considered fair? This rule needs changing if you live in town where parking is limited and need to drive for your work then having somewhere you can reliably park is a necessity as is storage if you are a tradesperson. | | |
| | | answered | 9 |
| | | skipped | 177 |

9. About You

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



| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Yes  | 2.78% | 3 |
| 2 | No  | 97.22% | 105 |
| | | answered | 108 |
| | | skipped | 78 |

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



| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Open-Ended Question | 100.00% | 1 |
| 1 |  | | |
| | | answered | 1 |
| | | skipped | 185 |

10. Questions for Individuals



18. Do you live in the Torridge District Council area?

| Answer Choices | | Response Percent | Response Total |
|----------------|--|------------------|----------------|
| 1 | Yes  | 95.19% | 99 |
| 2 | No  | 4.81% | 5 |
| | | answered | 104 |
| | | skipped | 82 |



19. Are you currently receiving Council Tax Reduction?

| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Yes  | 32.69% | 34 |
| 2 | No  | 67.31% | 70 |
| | | answered | 104 |
| | | skipped | 82 |


20. Are you or your partner in work or self-employed?

| Answer Choices | | Response Percent | Response Total |
|----------------|---|------------------|----------------|
| 1 | Yes  | 59.05% | 62 |
| 2 | No  | 40.95% | 43 |
| | | answered | 105 |
| | | skipped | 81 |




21. Are you liable to pay Council Tax?

| Answer Choices | | Response Percent | Response Total |
|----------------|-----|--|----------------|
| 1 | Yes |  | 94.23% 98 |
| 2 | No |  | 5.77% 6 |
| | | answered | 104 |
| | | skipped | 82 |






22. Are you currently serving in the Armed Forces?

| Answer Choices | | Response Percent | Response Total |
|----------------|-----|--|----------------|
| 1 | Yes | | 0.00% 0 |
| 2 | No |  | 100.00% 101 |
| | | answered | 101 |
| | | skipped | 85 |





23. What is your gender?

| Answer Choices | | Response Percent | Response Total |
|----------------|-------------------|---|----------------|
| 1 | Male |  | 41.90% 44 |
| 2 | Female |  | 52.38% 55 |
| 3 | Non-Binary | | 0.00% 0 |
| 4 | Prefer not to say |  | 5.71% 6 |
| | | answered | 105 |
| | | skipped | 81 |





24. What is your age?

| Answer Choices | | Response Percent | Response Total |
|----------------|-------|---|----------------|
| 1 | 18-24 |  | 0.95% 1 |
| 2 | 25-34 |  | 2.86% 3 |
| 3 | 35-44 |  | 7.62% 8 |
| 4 | 45-54 |  | 14.29% 15 |
| 5 | 55-64 |  | 41.90% 44 |





24. What is your age?

| | | | | |
|---|-------------------|---|----------|-----|
| 6 | 65-74 |  | 18.10% | 19 |
| 7 | 75-84 |  | 7.62% | 8 |
| 8 | 85+ |  | 0.95% | 1 |
| 9 | Prefer not to say |  | 5.71% | 6 |
| | | | answered | 105 |
| | | | skipped | 81 |

25. Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

| Answer Choices | | | Response Percent | Response Total |
|----------------|-------------------|---|------------------|----------------|
| 1 | Yes |  | 28.57% | 30 |
| 2 | No |  | 63.81% | 67 |
| 3 | Don't know |  | 2.86% | 3 |
| 4 | Prefer not to say |  | 4.76% | 5 |
| | | | answered | 105 |
| | | | skipped | 81 |

26. Ethnic Origin: What is your ethnic group?

| Answer Choices | | | Response Percent | Response Total |
|----------------|--|--|------------------|----------------|
| 1 | Prefer not to say |  | 9.62% | 10 |
| 2 | White British |  | 84.62% | 88 |
| 3 | White Irish | | 0.00% | 0 |
| 4 | White Gypsy or Irish Traveller | | 0.00% | 0 |
| 5 | Any other White background |  | 2.88% | 3 |
| 6 | Mixed/Multiple ethnic groups - White & Black African | | 0.00% | 0 |
| 7 | Mixed/Multiple ethnic groups - White & Black Caribbean | | 0.00% | 0 |
| 8 | Mixed/Multiple ethnic groups - White & Asian |  | 0.96% | 1 |
| 9 | Any other multi mixed background | | 0.00% | 0 |

26. Ethnic Origin: What is your ethnic group?

| | | | | |
|----|------------------------------------|---|----------|-----|
| 10 | Asian or Asian British Pakistani | | 0.00% | 0 |
| 11 | Asian or Asian British Indian | | 0.00% | 0 |
| 12 | Asian or Asian British Bangladeshi | | 0.00% | 0 |
| 13 | Asian or Asian British Chinese | | 0.00% | 0 |
| 14 | Any other Asian background | | 0.00% | 0 |
| 15 | Black African | | 0.00% | 0 |
| 16 | British Caribbean | | 0.00% | 0 |
| 17 | Black British | | 0.00% | 0 |
| 18 | Any other Black background |  | 1.92% | 2 |
| | | | answered | 104 |
| | | | skipped | 82 |

27. Other ethnic group?

| Answer Choices | | Response Percent | Response Total |
|-------------------|---------------------|------------------|----------------|
| 1 | Open-Ended Question | 0.00% | 0 |
| No answers found. | | | |
| | | answered | 0 |
| | | skipped | 186 |