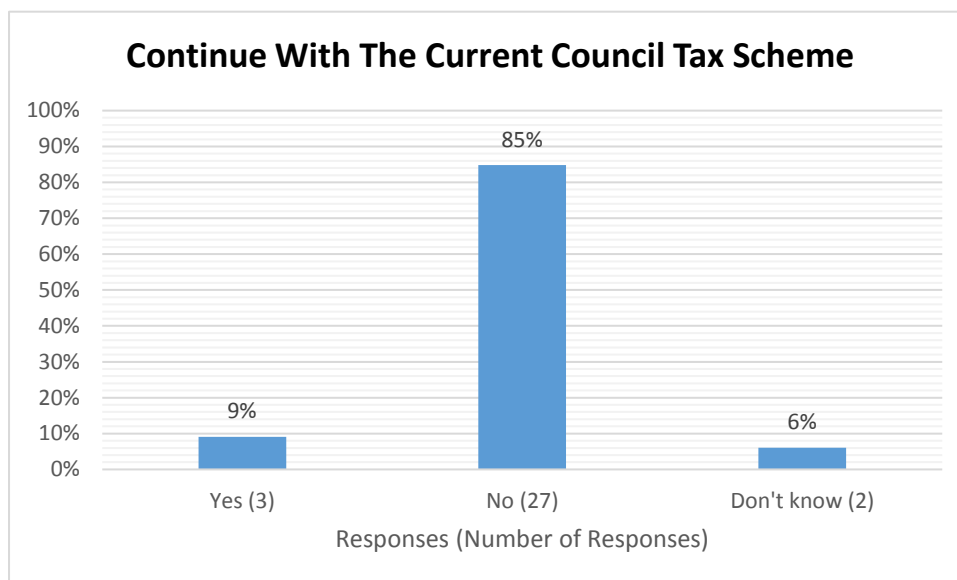




Council Tax Reduction Scheme 2020/21

The survey began on Tuesday 27th August and closed on Sunday 6th October. Overall 32 respondents completed this survey.

Paying for the Scheme



Comments

The only thing I would change is to keep it in line with UC would be to honour the children in the household that were their prior to the changes bringing in UC so if you had 3 children or more before 2017 to make it consistent.

From the background info, it sounds that the continuing will mean higher administration costs

I read the introduction and I would be surprised if you get any responses. I don't think that people will understand what you are asking. There is no basic breakdown explaining how this will affect people. What is the end result? Will I pay more or less council tax? This is what people want to know. The 10 or so options presented: are there multiple options available or just one? I think overall this is badly explained for a lay person and the majority of people who this affects will not understand what you are asking.

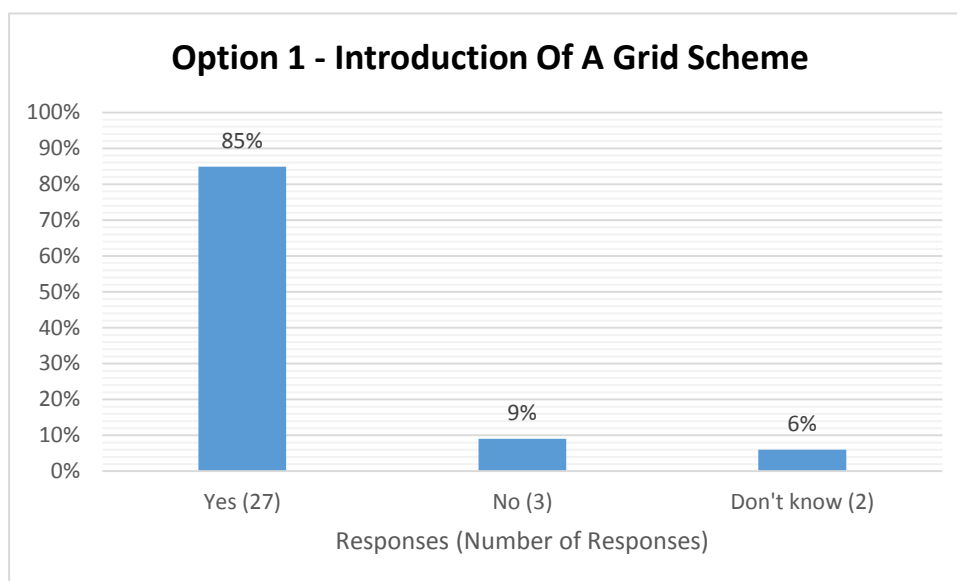
I think it is important to retain a close link between individual financial circumstances and the amount of help available.

Should not use taxpayer's money for schemes that do not benefit those tax payers at all.

A more simplified scheme would be welcomed. Allowing the more vulnerable to return to 100% Maximum Benefit will also make a big difference.

Sorry to be so useless.....it's so complicated. I like the idea of local control in general, especially for rural areas, and I assume a lot of work has gone into developing an alternative. However, to be honest I don't have complete faith in RDC's judgement on several issues, and there are local people who could work being supported by hard-working others.....is that because of RDC past judgments I wonder. That's why I don't know what to vote for.

Options to change the current Local Council Tax Reduction scheme



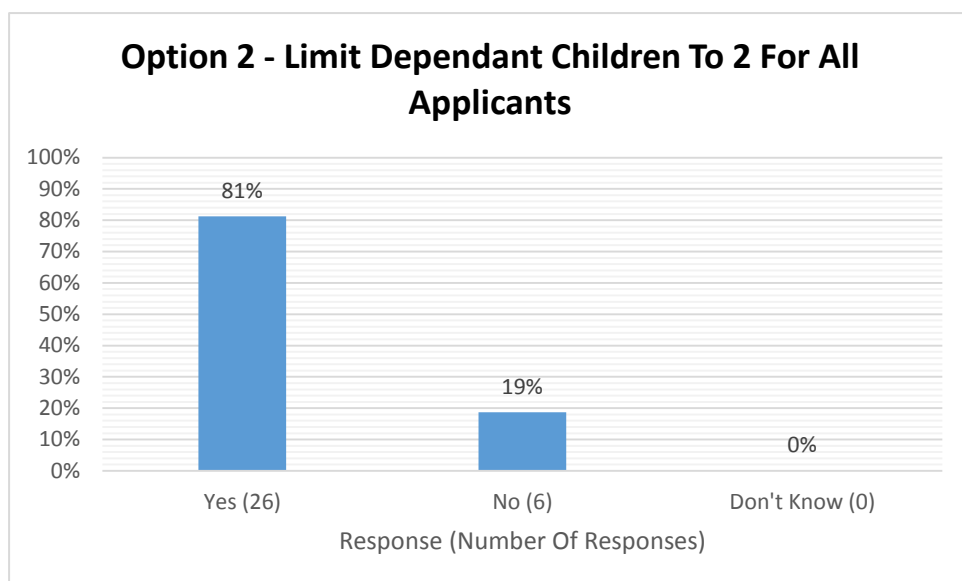
Comments

I think that a schematic or illustration showing the difference between the present and proposed scheme(s) could help explain this.

Retain the existing scheme. Limiting the scheme to two children will only increase child poverty. The capital limit of £6,000 is too low. You say it will be easier to administer but presumably people will still have to provide evidence of their income and report changes in their circumstances. You haven't specified how it will be easier for Universal Credit claimants to claim council tax reduction.

Not reducing the capital limit, encourage people to save to a higher maximum level, i.e. 10000 to allow them a safety net in case of emergencies and enable them to pay without going immediately into debt

Agree with the overall principles but concerned about including the 2 child limit in the income banding. WBU would suggest a limit of 3 children as many families include this many children and the increase would significantly reduce the negative impact of this limit. Relying on discretionary support puts larger families at risk.

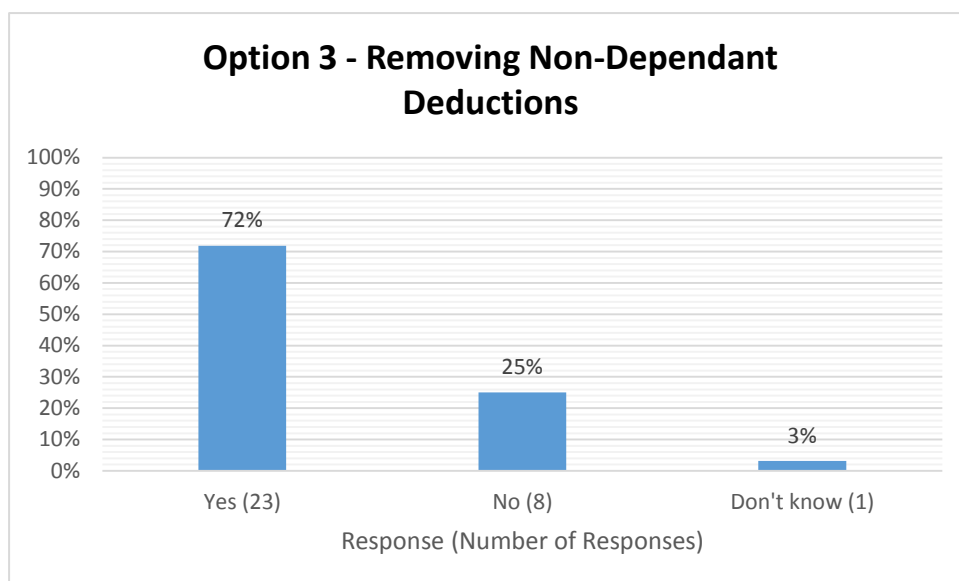


Comments

I think that you should consider what the average family size is within Ryedale.

Leave as it is, otherwise it will fuel child poverty. Is there planned to be a transition period where only new claims are affected or will it apply to everyone from day one? Have you estimated the number of families that would be affected if this change applied now?

A limit of 3 plus children would reflect a common family size and reduce the number of children at risk of poverty and reduce the risk of spiralling debt and administrative cost of recovery.



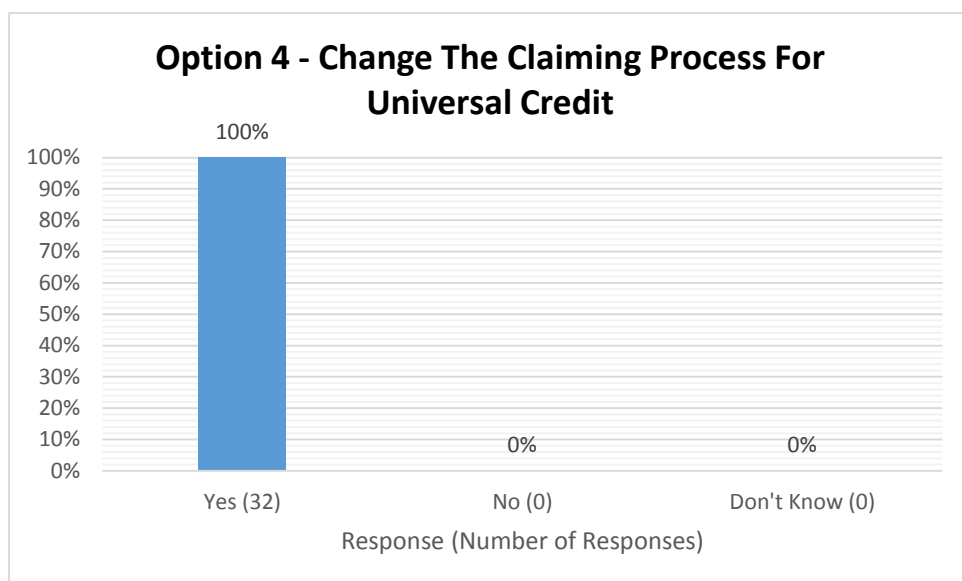
Comments

No, unless there are provisions for disabled non-dependents. BTW, "The change is simple and administratively easy to incorporate within the scheme" and "It will make the administration of the scheme simpler;" are the same thing.

Continue with the non-dependant deduction. If I have understood this correctly a mother living with an adult son working and a mother living with an adult son not working would receive the same amount of Council Tax benefit if both mothers have the same income. This does not seem fair. Take the whole household income into consideration not just the taxpayer

Retain as part of current scheme.

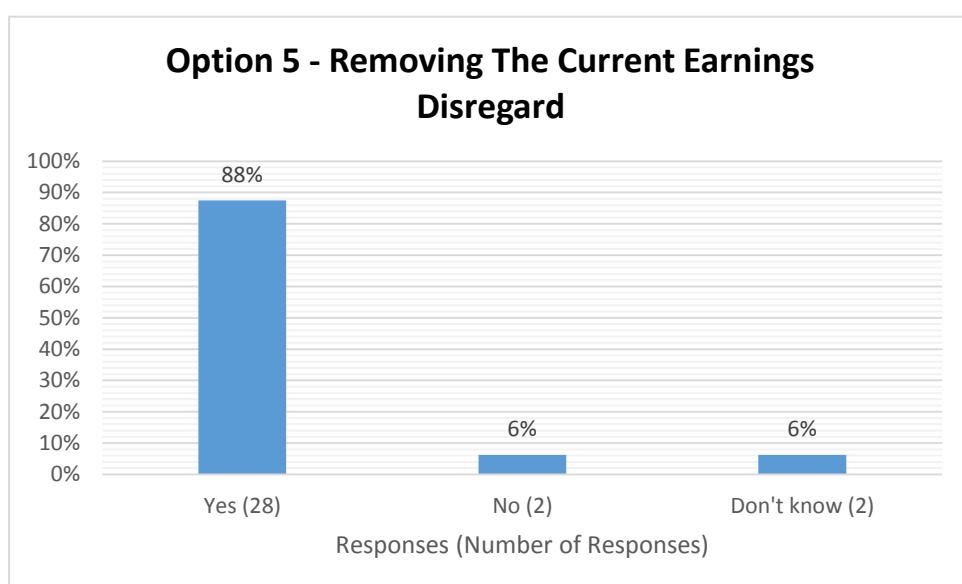
I would propose at least one standard non-dependant deduction to be made for all working age non-dependants over the age of 18 in the same way that one standard deduction is used in the calculation of Universal Credit. Or, even two deduction bands to replace the current four deduction bands. The lowest deduction to be used for working age non-dependants who are in receipt of the relevant unemployment Benefits and then a higher deduction to be used for the non-dependants who are in employment. A working age non-dependant with a good income should be expected to make some sort of contribution.



Comments

Please ignore my earlier comment on UC. This makes sense and helps maximise due entitlement.

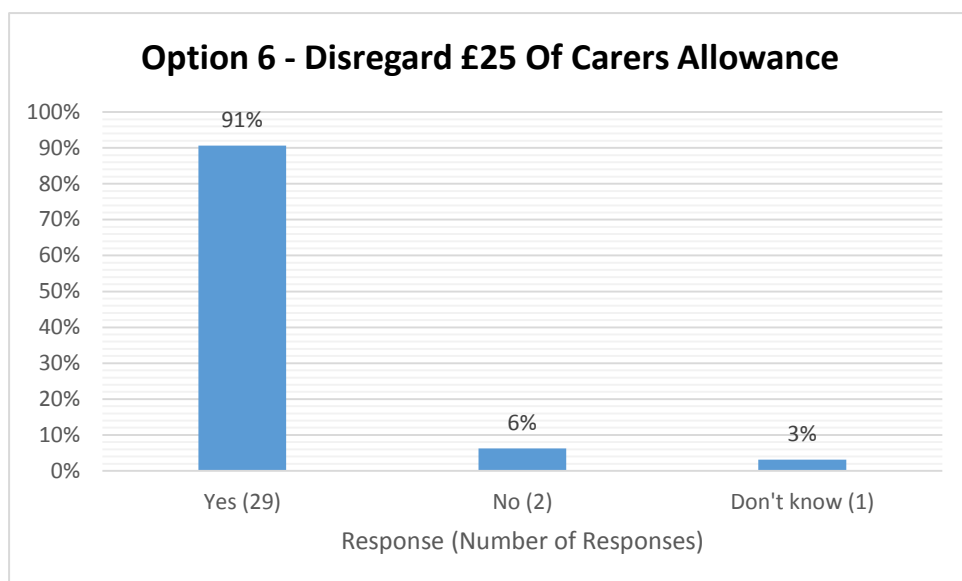
Note WBU agree with the principle of automatic assessment for those who receive universal credit have some concern about a lack of active choice. We suggest including some aspect of consent as well as ensuring that all relevant information is collected and is correct



Comments

The drawback outweighs the benefit. High childcare costs prevent people from working.

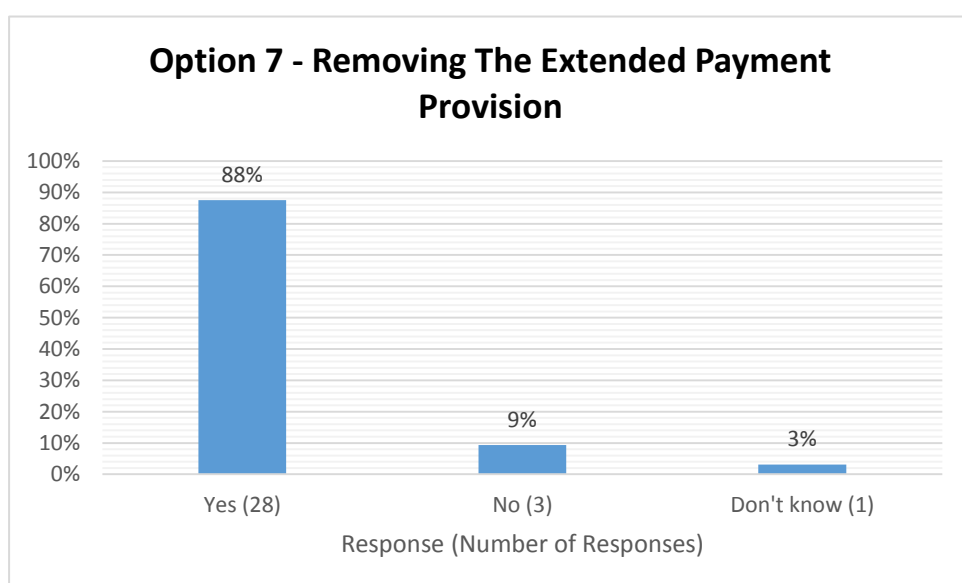
WBU agree with the principle and the simplification but think there should be greater disregard should be given to those with children. The higher disregard should apply to all those with children not just those with 2 or more



Comments

"The change is simple and administratively easy to incorporate within the scheme" and "It will make the administration of the scheme simpler;" are the same thing.

It is not clear why £25 was chosen as the disregard level

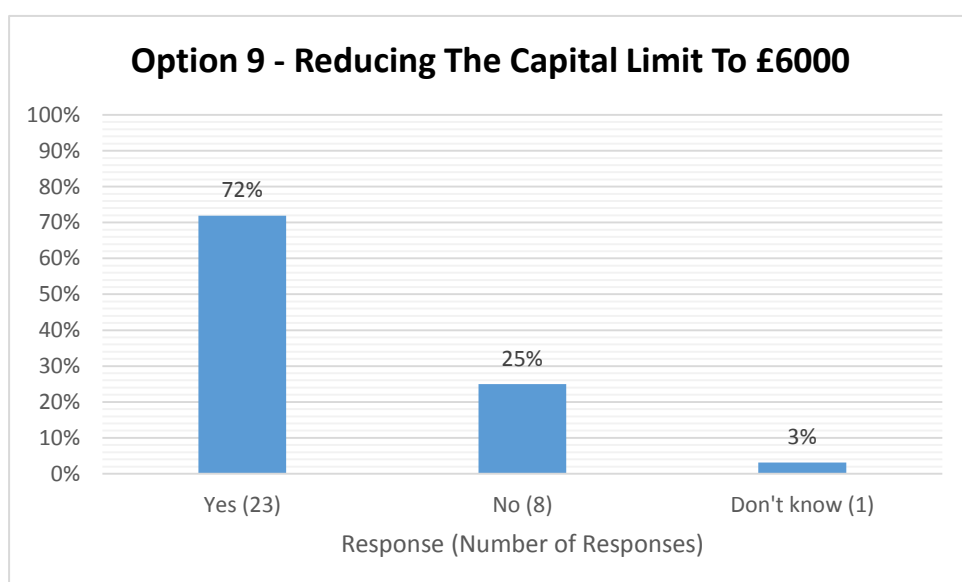
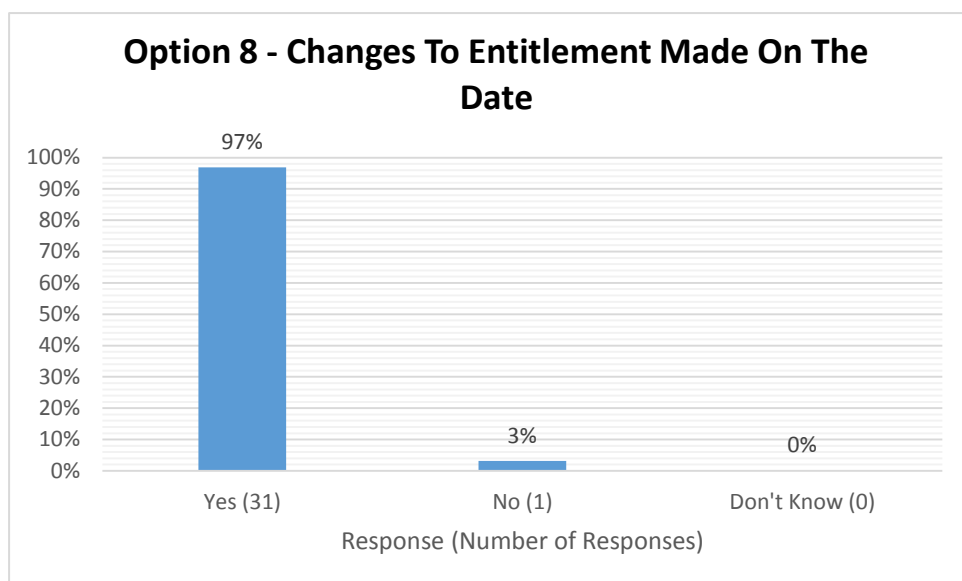


Comments

Again, "The change is simple and administratively easy to incorporate within the scheme" and "It will make the administration of the scheme simpler;" are the same thing.

Remove automatic right and let claimants apply if necessary for extended benefit. So if necessary a support would be there if necessary but not for those who don't need the help.

although loss of extended payments will have a negative impact WBU understand the need to proportionally balance the administrative cost against benefit to residents



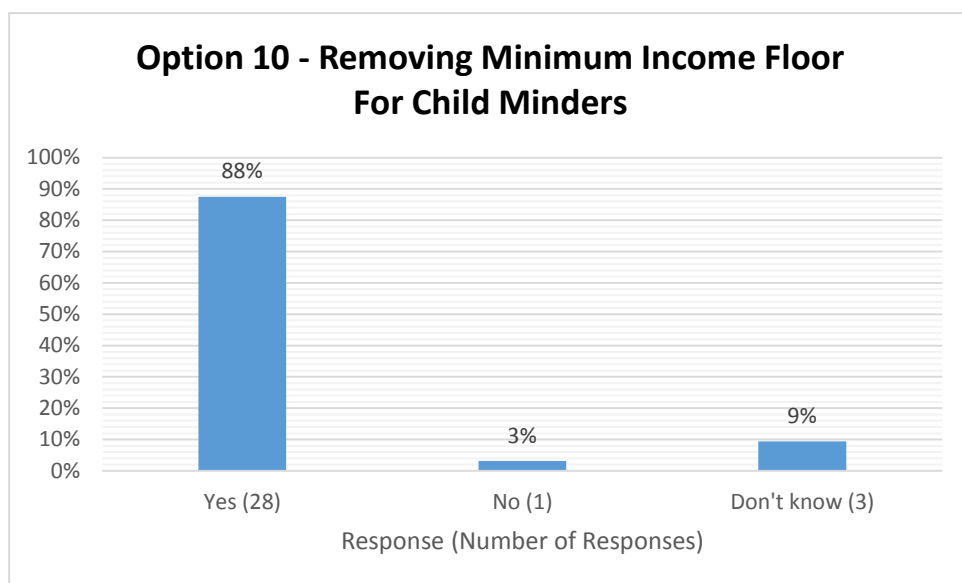
Comments

Capital \neq money. We must encourage people to save and invest.

Retain £16k

I would reduce the capital limit to £3000.00.

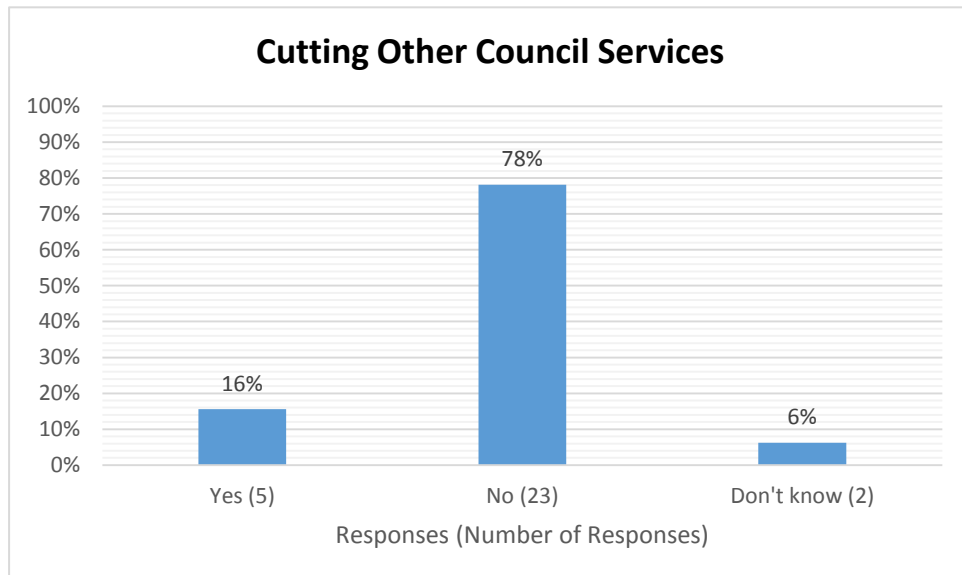
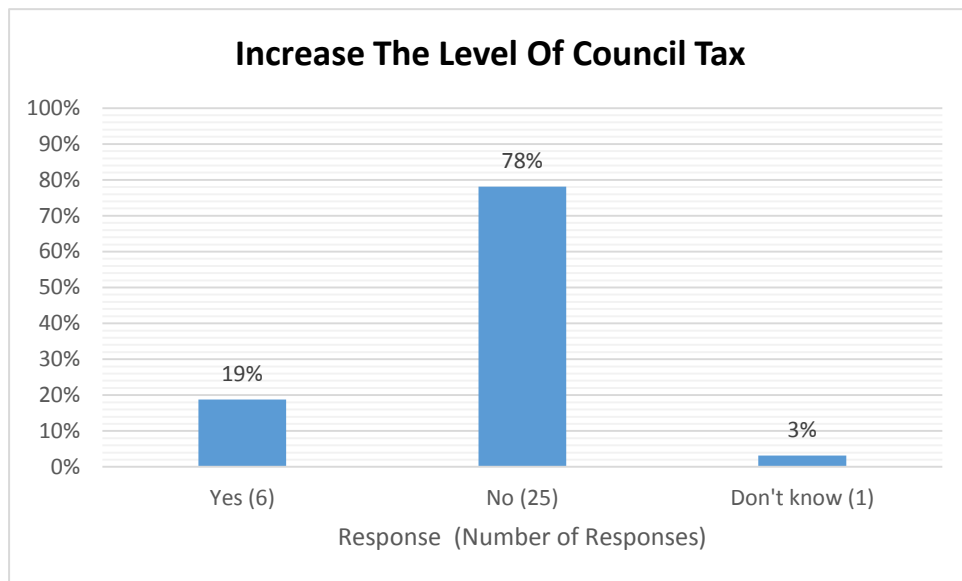
Reducing the capital cut-off point to £6,000 produces a harsh cut-off point for those with relatively low amounts of savings which are important to cover one-off expenses. For example claimant's may need to replace white goods and those in rural areas may be dependent on having a car which will need to be repaired or replaced from time to time

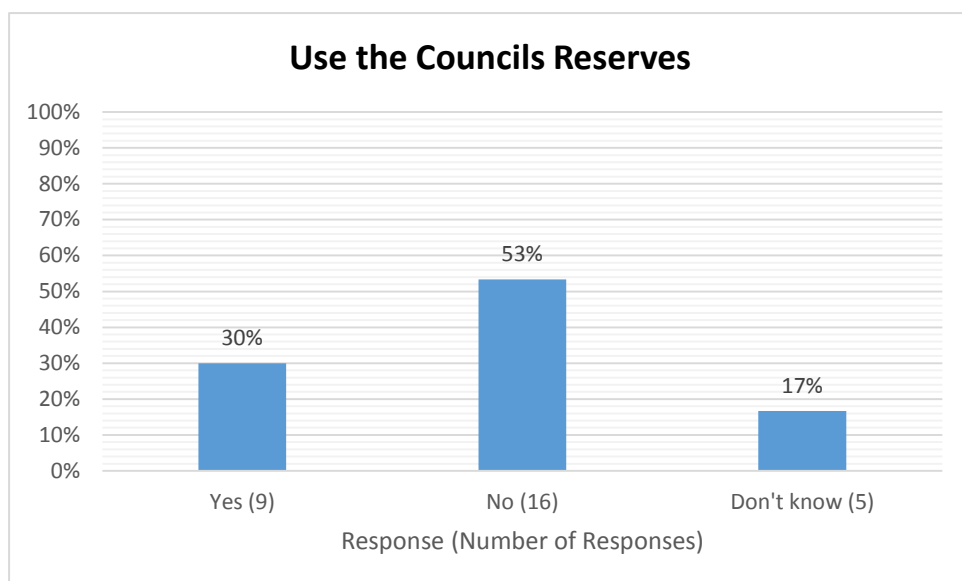


Comments

would also suggest removing this for all self-employed

Alternatives to changing the Council Tax Reduction Scheme

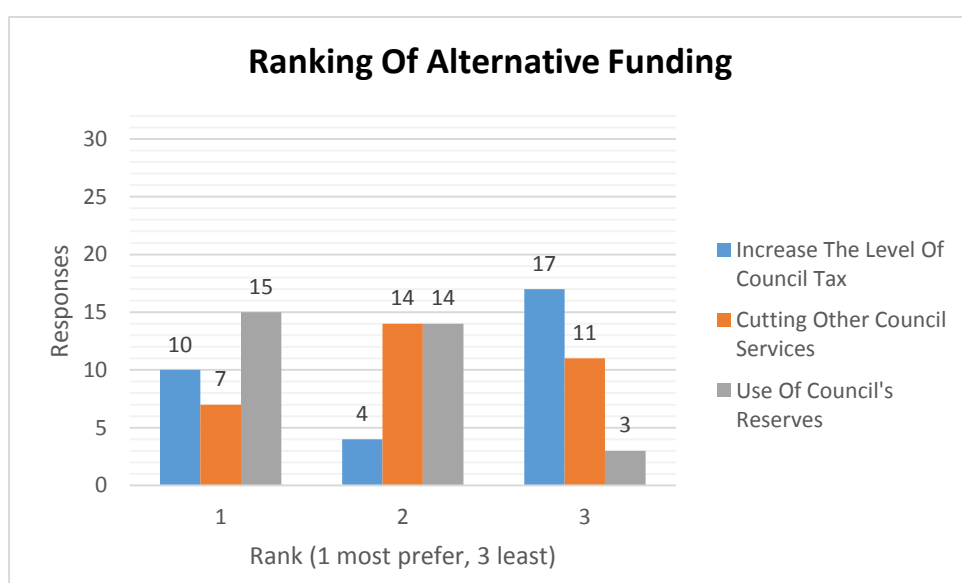




Comments

The clearest message I have got from this is that the council wishes to improve its administrative services and make things easiest for them not the people of Ryedale. I agree that combining the information received on people claiming benefits and council tax would definitely help, but the administrative software used at the council could probably be improved. I'm assuming that the administration of these services are likely contracted out by NYCC and have very little to do with Ryedale. The solution may be revisiting that decision rather than asking the people of Ryedale to fund the revamp of a badly administered system. I understand that changes cost money, but improvements to the council services are something that should be partially funded internally. I do support the changes to council tax to be based more on income rather than arbitrary bands. What about revisiting rates for holiday homes that have income generated by letting via social media ie: AirB&B or holiday lets.

The proposed scheme allows for the Council to deliver a Council Tax Reduction scheme which is adaptable to change and move with the increased roll out of Universal Credit.



Other Comments On The Scheme

I think that this could all be made much clearer to people. All I really understand from this is that the council wants to improve its administrative services, which is great. However, some of these costs are the responsibility of the council and come with keeping up with changing times. From what I can make out from this, my council tax would increase under this "reduction" scheme somewhere between £10 - £60. If I could actually understand what this is trying to tell me, I would know if that was per year, per week or per month - It is also most likely I have failed to understand any of this.

I feel that tax payers' money should benefit the people who pay it and we certainly shouldn't have to pay more than we already do to help others pay less.

The proposed Council Tax Reduction scheme is simplified which would make it easier for residents of Ryedale to understand and to claim. It also makes it simpler to administer for the Council.

The income banding allows for some variation in income without necessarily the need to adjust CTR, making it more manageable for claimants and CTR administration. There is some concern that the income bands provide sharp cut-off points rather than a taper. There is less generous provision for the severely disabled in comparison to previous entitlement to the severe disability premium within their benefit. It would be helpful if the Exceptional Hardship Payment scheme took account of this

Council To Consider Any Other Option

Reconsider outsourcing administrative services or update tired or out of date software

Further Comments or Questions

The consultation was hard to find when accessing Ryedale District Council's website directly. The survey is easy to follow.

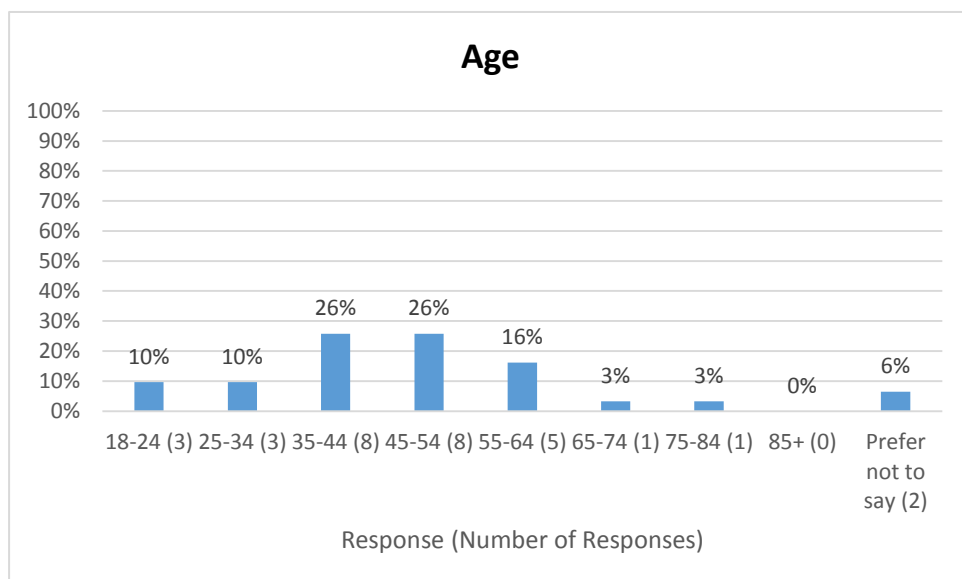
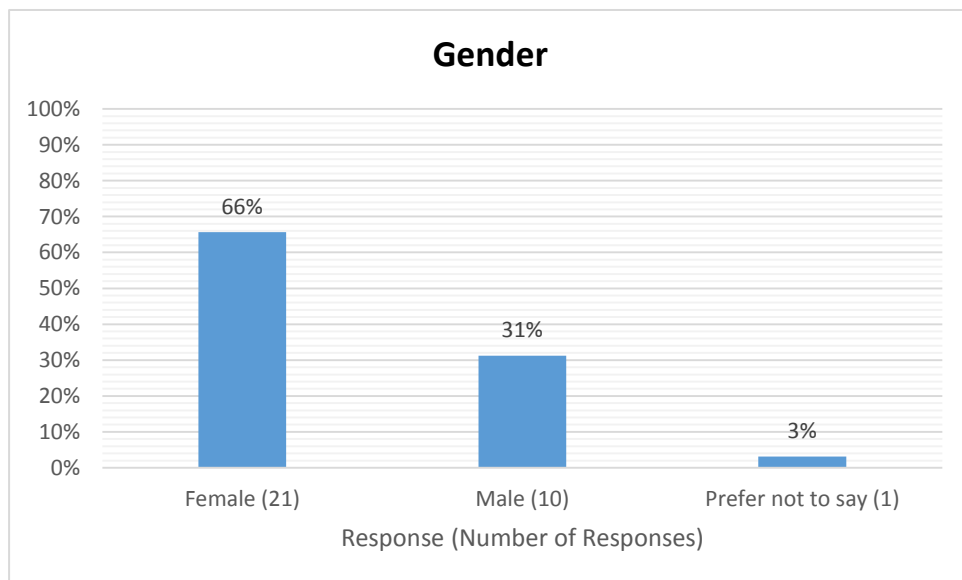
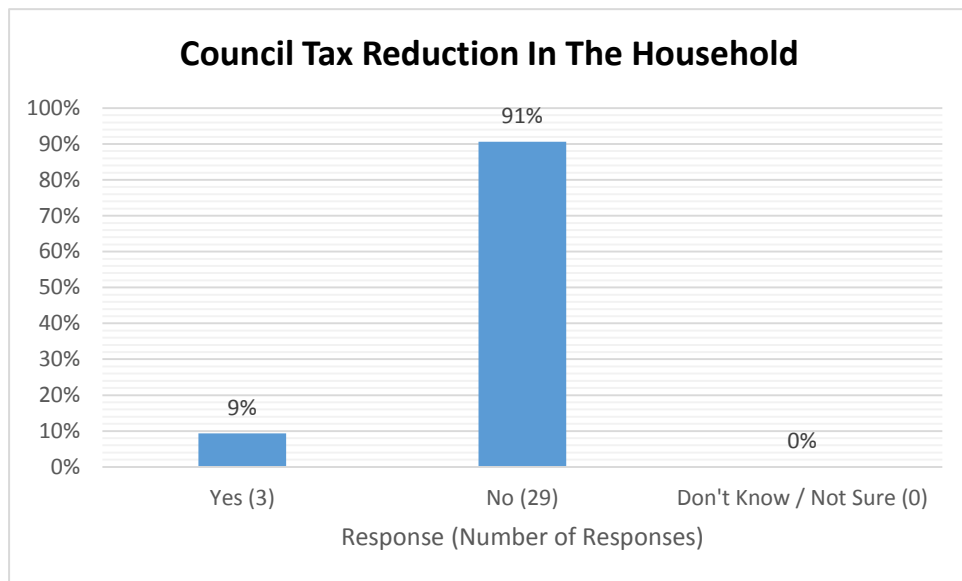
There should be additional support from central Government. No-Deal may also have an adverse effect.

If you really want people's opinion, make this easier to understand. There is a lot of council language and stop the double use of "The change is simple and administratively easy to incorporate within the scheme" and "It will make the administration of the scheme simpler". What are the benefits to the people of Ryedale?

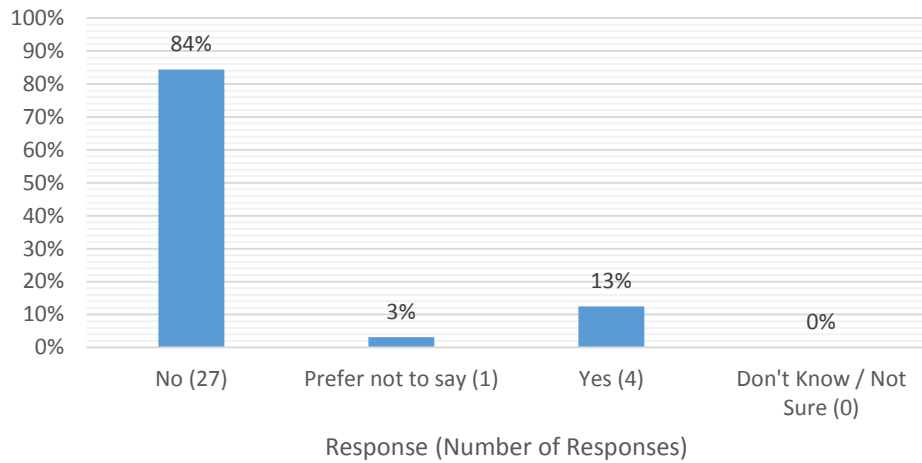
Reducing the capital allowance penalises people who have been prudent and saved, most likely at a time of hardship such as redundancy or illness. This cohort is likely a group which have paid a lot of tax over the years and if they need a reduction for any reason it may be one of the only times they are a beneficiary of the system they have been helping fund. Penalising people for saving also makes it harder for people to bounce back from setbacks and reduces their options.

Overall the scheme is a lot fairer for the most vulnerable and with fewer changes to be taken into account throughout the financial year, should make it easier to keep up to date with my Council Tax instalments.

About You



Disability That Limits Day To Day Activities



Ethnic Origin

