# Three Rivers Council Tax Reduction Scheme Consultation 2017

## Introduction - Consultation

**Three Rivers District Council want to hear your views on its Local Council Tax Reduction Scheme proposals**

**The consultation runs from 17 July to noon on 8 October 2017**

**What is the Local Council Tax Reduction Scheme?**

In April 2013, as part of the national welfare reform, the government changed the way financial support for council tax is managed. This meant the national council tax benefit system - which helped people on low incomes meet their council tax obligations - was replaced by new local council tax support schemes managed by Local Authorities.

Pre 2013 any Council Tax Benefit (CTB) payments were covered fully by a subsidy and administration grant from Department for Works & Pensions (DWP). When CTB was abolished and LCTR introduced, financial responsibility moved from DWP to Department of Communities & Local Government (DCLG).

Since 2013, Three Rivers District Council have adopted a scheme that is very similar to the Council Tax Benefit Scheme with the following changes:-

- A limit on the amount payable based on the band of the property;

- Changes to capital levels;

- The removal of Second Adult Rebate;

- Increases in Non-Dependent deductions

**Why change the scheme again?**

We would like to make changes to the scheme to reduce administration whilst mirroring some of the many changes to the Housing Benefit rules.

We need to ask you about including the Housing Benefit changes in our Council Tax Reduction Scheme, amongst other proposals.

Following this consultation, if Three Rivers District Council do make changes to the scheme these will take effect from April 2018.

**Residents of State Pension Credit Age**

The government has said people who are of state pension credit age will continue to be assessed under a national scheme and will not be affected by any changes that may be introduced.

**Local Council Tax Reduction Scheme proposals from April 2018**

A number of options for how the scheme could change were presented to councillors on 12 June 2017.

Three Rivers District Council is one of only 42 councils that still maintain support at 100% for some working age applicants and we are not proposing to change this.

Three Rivers District Council are consulting on the following options which will change entitlements to Council Tax Reduction.

**Your options are:**

**- Option 1: Adopt additional new rules for the scheme (see explanation below)**

**- Option 2: Do not change the scheme**

**- Option 3: I do not have an opinion on the changes**

**- Option 4: My alternative proposal**

**Explanation of Option 1: Adopt additional new rules for the scheme**

**-INTRODUCE A FIXED ASSESSMENT PERIOD’** to reduce multiple changes.

This would mean that claims are only reassessed after a fixed period. It is designed to reduce overall administration costs.

**- MIRROR CHANGES THAT HAVE BEEN MADE TO HOUSING BENEFIT. These are as follows:**

**a. Remove the Family Premium**

The Family Premium is awarded if you have at least one child or young person in your household

**b. Only backdate claims for 1 month**

Currently where there is good cause a claim can be backdated for 3 months

**c. Freeze applicable amounts in line with Housing Benefit**

Personal allowances and dependents additions that are used to calculate an entitlement would be frozen in line with Housing Benefit

**d. Withdraw Council Tax Reduction if a person leaves the UK for 1 month or more**

At the moment, up to 13 weeks will be paid if someone is temporarily absent from their home and out of the UK. However, special rules apply for those in hospitals, prison, receiving care or on approved training.

**e. Limit the number of dependents’ additions to a maximum of two for all cases where dependents are born on or after 1 April 2018**

This would only affect applicants who have a third or subsequent child and in such cases Council Tax Reduction would not be increased.

**f. Remove the Employment and Support Allowance (ESA) Work-Related Activity Component from applicants**

The ESA Work-Related Activity Component is for claimants who the Department of Work and Pensions consider will be capable of work at some time in the future and who they consider are capable of taking steps immediately towards moving into work (work-related activities).

**g. Disregard Post-Graduate Master’s Degree Loan and Special Support Loans (for student living expenses)**

**h. Disregard in full any Bereavement Payments**

Bereavement payments are one off lump sums of £2000 paid to the spouse or civil partner of someone who has died from an industrial accident or disease

**- MINIMUM INCOME FLOOR:** The calculation of the Minimum Income Floor is made where a self-employed person has been in business for more than one year but their net income (after business expenses, tax and National Insurance) falls below an amount calculated by using 35 hours x National Minimum / Living Wage less notional Tax and Notional National Insurance.

# Three Rivers Council Tax Reduction Scheme Consultation 2017

## The Proposals

**1. Which option do you think the Council should adopt?**

* Option 1:Adopt additional new rules to the Scheme
* Option 2: No change to the scheme
* Option 3: I don't have an opinion
* Option 4: **Alternative option** (please specify below)

Please explain the alternative option below

**2. Which of the new rules do you think the Council should adopt in the Council Tax Reduction Scheme?**

* All the new rules
* Just fixed assessment periods
* Just mirror Housing Benefit changes
* Just Minimum Income Floor
* A combination (go to Question 3)
* None of the new rules

**3. Which combination of rules should the Council adopt?**

* Fixed assessment periods and mirror Housing Benefit changes
* Fixed assessment periods and Minimum Income Floor
* Mirror Housing Benefit changes and Minimum Income floor

# Three Rivers Council Tax Reduction Scheme Consultation 2017

**4. Should the Council mirror all the changes to Housing Benefit in the new Council Tax Reduction rules?**

* Yes
* No - just some of them (go to question 5)
* No - none of them

**5. Which of the Housing benefit 'new rules' should Three Rivers District Council mirror in the Council Tax** **Reduction rules (tick all that apply)?**

* All
* Remove the Family Premium
* Remove the Family Premium
* Only backdate claims for 1 month
* Freeze applicable amounts in line with Housing Benefit
* Withdraw Council Tax Reduction if a person leaves the UK for 1 month or more
* Limit the number of dependents' additions to a maximum of two for all cases where dependents are born on or after 1 April 2018
* Remove the Employment and Support Allowance (ESA) Work-Related Activity Component from applicants
* Disregard Post-Graduate Master's Degree Loan and Special Support Loans (for student living expenses)
* Disregard in full any Bereavement Payments

**6. If the Council were to implement a fixed assessment period, how long do you think the fixed period should be for?**

* 3 months
* 6 months
* 12 months
* Not applicable/don't know
* Fixed assessment period should not be implemented

# Three Rivers Council Tax Reduction Scheme Consultation 2017

**7. If the Council were to implement a fixed assessment period, should all applicants be affected by a fixed period or only certain ones?**

* All applicants
* Only applicants where the change will reduce the award
* Only applicants where the change will increase the award
* Not applicable/don't know
* Fixed assessment period should not be implemented

**8. Please tell us about any impact that you think these changes could have on you or the services you receive**

**9. Please use this space to make any other comments about the Local Council Tax Reduction Scheme Proposals**

# Three Rivers Council Tax Reduction Scheme Consultation 2017

## About you

Please answer the following optional questions about yourself. The information you supply will help us analyse the results of this consultation and to ensure that we understand the views of different people. Responses to these questions will remain confidential and individuals will not be identified and personal details will not be published.

**10. Please provide your full postcode**

**11. Are you responding as (tick all that apply)**

* A recipient of council tax reduction (pensioner)
* A recipient of council tax reduction (non pensioner)
* A council tax payer (pensioner)
* A council tax payer (non pensioner)
* A local business
* A local voluntary or community sector organisation
* A parish or town council
* A family or lone parent with a child under the age of 5 (as at 6th April 2017)
* A family or lone parent with a disabled child up to the age of 18
* An individual with additional needs due to disabilities
* Other (please specify)

**12. Are you**

* Male
* Female
* Prefer not to say
* Other (please specify)

**13. To which of the following groups do you consider you belong?**

* White - British
* White - Irish
* Any other white background
* White/British and Black/British Caribbean
* White/British and Black/British African
* White/British and Asian/British
* Any other mixed background
* Black/Black British - Caribbean
* Black/Black British - African
* Black/Black British - any other black background
* Asian/Asian British - Indian
* Asian/Asian British - Pakistani
* Asian/Asian British - Bangladeshi
* Any other Asian background
* Chinese/British
* Any other background (please specify)

**14. What is your age?**

* Under 18
* 18 – 24
* 25 – 34
* 35 – 44
* 45 – 54
* 55 – 64
* 65 – 74
* 75+

**15. Do you consider yourself to have a disability (tick all that apply)?**

* No
* Yes - physical impairment, such as difficulty in using arms or mobility issues which may mean using a wheelchair or crutches
* Yes - Sensory impairment, such as being blind/having a serious visual impairment or being deaf/having serious hearing impairment
* Yes - Mental health condition, such as depression, anxiety or schizophrenia
* Yes - Learning disability/difficulty (such as Down's Syndrome, dyslexia, dyspraxia) or cognitive impairment (such as autistic spectrum disorder)
* Yes - Long standing illness or health condition, such as cancer, HIV, diabetes, chronic heart disease or epilepsy
* Prefer not to say
* Other (please specify)

**16. If you consider yourself disabled, please tell us how this affects your ability to use council services?**

**Ways to have your say**

We welcome your views on the proposals outlined in this document. You can tell us your views by:

- completing our survey **online** at: www.threerivers.gov.uk/consultations

- completing a **paper** survey **(copies of which are available from: Three Rivers District Council, Three Rivers House, Northway, Rickmansworth. WD3 1RL**

- sending your **comments** to:

**email**: benefits@threerivers.gov.uk

**post**: Benefit Service, Watford Borough Council, Town Hall, Hempstead Road, Watford. WD17 3EX

**phone**: 01923 776611

T**he consultation is open from 17 July until noon on 8 October 2017** (when all feedback must be with the Council).

**If you need this information in another format, please contact:** benefits@threerivers.gov.uk

If you are sending by **post,** please use the following **FREEPOST** address (no stamp needed):

**Thank you for telling us your views.**

**Data protection Act**

Any personal information that you have supplied will be held by Three Rivers District Council in accordance with the Data Protection Act. This information will only be used to conduct this consultation and personal information will not be published or passed onto any other organisation.