

# Summary Report

Local Council Tax Support consultation: 10th September 2012 - 21st October 2012

Total forms returned:

609



## 1. Should people who are in low-paid work be allowed to keep more of their earnings to enable them to remain in work?

Value	Count	Percent
Yes	495	90.5%
No	31	5.7%
Don't know	21	3.8%

Total Responses

547

## 2. Do you think that those who currently receive Council Tax Benefit and live in properties with a higher valuation Band than D (Bands E-H) should receive less support?

Value	Count	Percent
Yes	333	61.1%
No	152	27.9%
Don't know	60	11.0%

Total Responses

545

## 3. Currently some people with savings or investments may still be eligible for Council Tax Benefit. Should people with savings over £3,000 be asked to use some of those savings to pay their Council Tax?

Value	Count	Percent
Yes	261	48.2%
No	236	43.5%
Don't know	45	8.3%

Total Responses

542

## 4. Do you think that all working age people should make a contribution to their Council Tax liability?

Value	Count	Percent
Yes	337	61.4%
No	165	30.1%
Don't know	47	8.6%

Total Responses

549

## 5. Do you think people receiving Council Tax Benefit should continue to receive this benefit for an extended period (not exceeding eight weeks) to support the transition to work?

Value	Count	Percent
Yes	341	65.1%
No	163	31.1%
Don't know	20	3.8%

Total Responses

524

## 6. In households where the Council Tax payer (and their partner) claim Council Tax Benefit, should other adults living in that household be asked to pay more toward the Council Tax bill than they do now?

Value	Count	Percent
Yes	322	61.7%
No	148	28.4%
Don't know	52	10.0%

Total Responses

522

## 7. Do you think that those who are working age and who receive Second Adult Rebate should be asked to pay more towards their Council Tax Bill?

Value	Count	Percent
Yes	263	50.8%
No	191	36.9%
Don't know	64	12.4%

Total Responses

518

**8. Do you think we should introduce a minimum award of council tax support of 50p per week, so any awards less than this would not be paid?**

Value	Count	Percent
Yes	359	69.4%
No	81	15.7%
Don't know	77	14.9%
Total Responses	517	

**9. Under the current scheme if a person has good reasons for not applying on time, we can consider backdating their benefit for up to 26 weeks. Do you think we should stop this?**

Value	Count	Percent
Yes	201	39.1%
No	275	53.5%
Don't know	38	7.4%
Total Responses	514	

**10. To help us complete our Equality Impact Assessment, do you think there are any groups of people in the community who would be affected more than others if everyone currently on benefit has to pay something towards their Council Tax?**

Value	Count	Percent
Yes	188	37.2%
No	176	34.8%
Don't know	142	28.1%
Total Responses	506	

**If yes, please provide details of who and why you think they would be more affected:Who/which groups:**

Response	Count
Disabled/unable to work/sick	49
Unemployed or not trying to work	29
Low income households	19
Elderley/pensioners/senior citizens	17
Single & young	15
Lone Parents	14
Low paid/part time workers	10
Families	9
Vulnerable/learning difficulties	7
Severely disabled	6
Carers	4
Mental health	4
Those currently receiving 100% CTB	4
Affected by other Welfare cuts (Cap, DLA, ESA.	3
Learning difficulties/special needs	2
Women (mother & baby units, fleeing violence, hostels)	2
Those with non-dependents	2
Care leavers	1
50 plus	1
Those just over the means tested levels	1
Those with severe debts	1
House sharers	1
People in high banded properties	1
Those with adult children in full-time education	1
Lower socio economic groups	1
All will be affected	1
English	1
Ethnic minorities	1
Non-English speaking	1
Those living alone may lose 25% reduction	1
You as the local authority should be aware of those in the community who will be affected more. You should be able to do your own EIA.	1

**11. Have you got any general comments that you wish to make about these changes or are there any other changes you**

See detailed responses in Annex A

**12. If you are completing this on behalf of a group, organisation or other body, please state the name and address in the box below. There is no need to complete the rest of the questions.**

All daft. Don't know where you are up to with all these changes.

CARER

Environmental Health Cheshire East Council

### 13. Are you a resident of the Cheshire East Borough?

Value	Count	Percent
No	56	11.6%
Yes	428	88.4%

Total Responses 484

Postcodes	Count
CW	1
CW1	57
CW10	12
CW11	19
CW12	23
CW13	1
CW2	53
CW3	1
CW4	6
CW5	34
CW6	1
SK1	5
SK10	50
SK11	46
SK12	6
SK22	1
SK7	1
SK9	16
ST7	18
WA16	5
Homeless	1

### 14. Does anyone in your household receive Council Tax Benefit?

Value	Count	Percent
Yes	156	32.5%
No	317	66.0%
Don't know	7	1.5%

Total Responses 480

### 15. Do you or anyone in your household receive any other benefits?

Value	Count	Percent
Yes	177	36.5%
No	299	61.6%
Don't know	9	1.9%

Total Responses 485

### 16. Which of the following best describes your household?

Value	Count	Percent
A family with one or two dependant children	107	22.2%
A family with three or more dependant children	13	2.7%
A lone parent household	47	9.8%
A carer	5	1.0%
A household with full and/or part time workers	107	22.2%
A household that includes someone who is disabled	24	5.0%
A single person household or a couple without children	133	27.6%
Other	46	9.5%

Total Responses 482

### 17. Are you a service personnel or ex service personnel?

Value	Count	Percent
Yes	19	3.9%
No	465	96.1%

Total Responses 484

### 18. Are you a War Widow/Widower or do you receive a War Disablement pension?

Value	Count	Percent
Yes	1	0.2%
No	480	99.8%

Total Responses 481

#### 19. What is your gender?

Value	Count	Percent
Male	159	33.8%
Female	311	66.2%

Total Responses 470

#### 20. Are you undergoing/have you undergone gender reassignment?

Value	Count	Percent
Yes	4	0.9%
No	447	99.1%

Total Responses 451

#### 21. What age group are you in?

Value	Count	Percent
under 16	0	0.0%
16-24	41	8.8%
25-44	193	41.6%
45-64	197	42.5%
65+	33	7.1%

Total Responses 464

#### 22. What is your marital status?

Value	Count	Percent
Single	137	29.8%
Married/Cohabiting	244	53.0%
Civil Partnership	3	0.7%
Separated/Divorced	57	12.4%
Widowed	17	3.7%
Other - please specify:	2	0.4%

Total Responses 460

#### 23. Do you have caring responsibilities?

Value	Count	Percent
Yes	93	21.1%
No	348	78.9%

Total Responses 441

#### 24. What is your employment status?

Value	Count	Percent
Employee in a full time job (30 hours or more per week)	209	46.3%
Employee in a part time job (under 30 hours per week)	76	16.9%
Self-employed (full or part time)	18	4.0%
Unemployed and available for work	44	9.8%
Permanently sick/disabled	23	5.1%
Wholly retired from work	40	8.9%
On a government supported training programme (e.g. mor	2	0.4%
Full time education at school college or university	4	0.9%
Looking after the home	13	2.9%
Other - please specify:	22	4.9%

Total Responses 451

Other:	Count
Carer for wife	1
Cllr	1
ESA- NOT PERMANENTLY SICK	1
Employee on a 0 hours contract	1
HAD TO RETIRE DUE TO BRAIN SURGERY	1
ILLNESS	1
Maternity	1
Minimal part time work seeking full employment	1
Sick at the moment	1
Smp	1
Temporarily unable to work due to sickness on ESA	1
Unemployed carer	1
Unemployed with significant disability but prepared to wor	1
Why does this matter ?	1
carer	2
employed - long term sick	1

full time carer	1
made redundant	1
maternity	1
retired	1
retired from full time employment but work one day every 1	1

## 25. 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?

Value	Count	Percent
No	370	82.6%
Yes, affecting mobility	43	9.6%
Yes, affecting hearing	7	1.6%
Yes, affecting vision	4	0.9%
Yes, a learning disability	1	0.2%
Yes, mental ill-health	9	2.0%
Yes, another form of disability - please specify:	14	3.1%
Other - please specify	0	0.0%
Total Responses	448	

Other	Count
Aspergers	1
Born with physical disability	1
CANNOT DRIVE OR HAVE CAR NEED HELP TO SHOP	1
Cancer	1
Dyslexia	1
Treatment for cancer	1
depression	1
hearing / mobility / mental health	1
mobility	1
one mobility/one sight	1
walking	1

## 28. What is your Ethnic Group?

Value	Count	Percent
White - English/Welsh/Scottish/Northern Irish/British	421	93.8%
White -Irish	7	1.6%
White - Any other white background (please type in the box)	6	1.3%
Black or Black British - Caribbean	5	1.1%
Black or Black British - African	1	0.2%
Black or Black British - Any other black background (please specify)	0	0.0%
Asian or Asian British - Indian	0	0.0%
Asian or Asian British - Pakistani	0	0.0%
Asian or Asian British - Bangladeshi	0	0.0%
Asian or Asian British - Chinese	0	0.0%
Asian or Asian British - Any other Asian background (please specify)	2	0.4%
Mixed - White and Black Caribbean	0	0.0%
Mixed - White and Black African	0	0.0%
Mixed - White and Asian	0	0.0%
Mixed - Any other Mixed background (please type in the box)	0	0.0%
Other Ethnic group - Arab	1	0.2%
Other Ethnic group - other (please type in the box below)	0	0.0%
Travelling Community - Gypsy/Roma	1	0.2%
Travelling Community - Traveller of Irish descent	0	0.0%
Travelling Community - Other member of the Travelling Community	0	0.0%
Other background - please specify:	5	1.1%
Total Responses	449	

Other	Count
British	1
EU	1
French	1
German	1
Great Grandfather Irish	1

## 27. What is your religion/beliefs?

Value	Count	Percent
Buddhism	7	1.6%
Christianity (all denominations)	246	57.3%
Hinduism	0	0.0%
Islam	3	0.7%
Jainism	0	0.0%
Judaism	0	0.0%
Sikhism	1	0.2%
Zoroastrian	0	0.0%
No religion/Atheist	117	27.3%
Other religion - please specify:	10	2.3%
Do not wish to disclose	45	10.5%

Total Responses 429

Other	Count
Jedi	1
Not applicable	1
Spiritualist	2
agnostic	1
methodist	1

## Annex A - detailed comments

### 11 please provide details of who and why you think they would be more affected:Why:

These people would not find it easy to manage budgeting without outside help (vulnerable, learning difficulties)

Should look for a job

Already struggling - benefit already only barely enough to live on...

As they do not have options to increase their income to deal with increased costs

As they may be unable to work to increase their income to help pay for this

Because of some disabilities nature

Because pay nothing now

Because they may be unable to raise any extra income

Benefit restrictions

Can't get out to pay bills

Can't go out to work because of caring responsibility.

DON'T GET ENOUGH MONEY TO SURVIVE

Difficult to manage on benefits anyway

Due to other benefit changes ie housing benefit

ELDERLEY

Fixed income from pensions & Benefits received

HAVE OTHER PRIORITIES

Higher wage earners should pay. Over a certain income - you should have to pay e.g. £12,000

If second adult rebate is changed

LIVING IN HIGHER VALUE AREA

LOW WEEKLY EARNINGS

Less income available, especially those on a fixed income like State Retirement Pension

Levels of council tax are very high for families in work but whose earnings are low

Low income

Low income, poor cash flow

Many are on Pension Credit or unemployed with very little chance of finding work.

Many in debt to make ends meet & relying on charity for food

Many unable to work so no other options

May need assistance to help understand and cope with the changes

Mney is already tight and it will be even worse if they have to pay 20% of ctax.

More difficult for these people to get work

No other source from which to pay

None of these groups are likely to have the money available to pay more.

Often only part time because children at school

PENSION IS HARDLY ENOUGH TO LIVE ON

PENSIONS ARE NOT ENOUGH TO SUPPORT THEM AND EXPECT THEM TO CONTRIBUTE ANY AMOUNT

Probably not possible for them to work

Reduction in all other benefits

Require help to manage their money

Savings will be sought from any group.

Scheme aimed to encourage work but not possible in this case

They will have less and less to live on

The benefit is needed to feed themselves.

The fact that benefits are also changing will raise the question of people disposable income

Their costs can be more for utilities

Their income is limited

There income is alreedy low.

These are the low paid

These people are not able to work to increase their houshold income.

These people may not have enough money to pay their Council Tax

They already have very limited income intended to be the minimum needed

They cannot afford to pay anything

They currently pay nothing so will have to find money they are not used to paying out.

They don't have much to live on as it is

They get less income to begin with

UNABLE TO EARN MORE MONEY

Won't be able to afford it

answer is obvious

are trying to pay debts not accrue more. more stress, more pressure, rise in suicide rates

as they may not be able to afford the added cost of council tax

because money is already tight

because they are on a very low income anyway

because £71p/w isnt enough to live on.

benifits set at amount demmed to live on but no reason why should get 100%

can't afford to pay

can't work

change of working. Also single parents due to high cost of child care.

cost of living

difficult circumstances, stressful, low income

have to pay more

if you council tax you should pay  
 low fixed incomes are not enough to pay extra bills with  
 low income  
 made homeless  
 might lose job through no fault of their own  
 more mouths to feed  
 no access to support to give them help with form filling and understanding a complex system  
 no other source of income  
 no work  
 only get a specific amount to live on, may struggle to pay this  
 out of work and low income households  
 part time worker  
 people on low income getting hit again  
 people who aren't able to work because of disability shouldn't have to pay council tax  
 reliant only on benefits  
 these people need every penny so paying 20% could be very much needed elsewhere  
 they get less in benefits already  
 they have all the on costs of a family home without joint incomes /benefits  
 they have never had to pay anything  
 they struggle now .  
 they would have to pay more  
 unable to work  
 unable to work or increase their income in any way  
 using their money for props  
 very little to live off anyway  
 very low income  
 would struggle to make additional payments  
 they may be of working age but may not be able to work and therefore won't be able to pay their council tax bill, leading to living without heating and/or food and may even become homeless  
 Because the support they receive at present is not enough to cover day to day living in most cases  
 I think people who have just been made redundant especially if they have always worked and never claimed should be helped, these plans appear to hit all new applicants aaaaaand those currently claiming will have a period of change I feel this would be unfair.  
 Most needy and vulnerable ... not able to control their situation and at the mercy of any measures to be applied which would be to them a retrograde step.  
 Because these claimants are already facing MASSIVE financial difficulties by the loss or reduction in their other income/benefits. They simply will NOT be able to afford any further reductions, and this will actually end up costing the LA more money in court fees and letters to try and obtain what the claimant will end up owing you in C/Tax. It WON'T save you money!  
 Reduced work opportunities and low entry level pay for young people generally. Care Leavers are generally living independently at a younger age than other young people and often have no choice about this.  
 If they are unable to work due to disability any payment will come out of their benefit so it would be the same as reducing their benefits  
 those who are recently out of work for genuine reasons will be those least able to cope with a lack of income  
 Due to proposed cap - may have paid full ctax for years but would only get limited support in proposed scheme whereas others in lower banded properties would get a higher percentage of support if suddenly lost job  
 Because some can't afford to put their children in nurseries. Those that don't want to find a job shouldn't be given full benefit.  
**THEY ALREADY STRUGGLE TO HEAT THEIR HOMES AND FEED THEMSELVES PROPERLY AND THEY MAY HAVE ALREADY CONTRIBUTED TO INCOME TAX WHILST THEY MAY HAVE WORKED ALL THEIR LIVES**  
 They have lots of outgoings and not much money coming in so money is tight as it is and any increase in bills will then cause them to struggle and make cuts on essentials like food.  
 The money I get for having a disability isn't going up enough for me to be able to find extra cash to pay this bill. If I had the money I would willingly pay it but I don't have the funds. I've just had a medical for the job centre and been told that due to my disability I do not need to be looking for work, but I still fall into the work age bracket.  
 The fact that two thirds of children in poverty are in households getting either no CTB, or partial CTB is clear evidence that CTB is badly failing low income, working-age households. For many hard working families the changes to CTB will wipe out the gains from changes to personal tax allowances.  
 these people receive barely enough money to leave on now without having to pay an additional expense  
 May have struggled for years to pay and then find they need to use the benefit system for the first time are penalised.  
 due to not being physically able to work where as most people will have an opportunity to gain employment  
 This group will not benefit from being able to keep the first £X per week income and the sick and disabled have additional living costs to bear that may not be covered by the NHS or other disability benefits  
 being unable to speak English will contribute to unemployment, thereby increasing the pressure on this group. However, this is not a reason to not introduce these changes  
 Wulvern recognise Cheshire East has difficult decisions to take but measures that impact disproportionately on families and individuals who are already struggling financially and compound measures central Government is taking on welfare reforms should be avoided. We would seek measures that simplify the process in what is already a complex benefits system yet many of the options would seem to make administration more complex and presumably costly to administer.  
 They will never be able to work and therefore will never be able to afford to pay council tax in any form. They struggle to survive now and if there is a shortfall in council tax they are going to struggle.  
 get no money for anyone else living with them, basic living allowance, may not be able to find an extra 20%  
 Because the government is telling those groups of people that they should be working but are cutting jobs instead of creating them, so forcing people into poverty. If all working-age people have to pay something towards Council Tax this will criminalise people and make their lives even worse.  
 Sometimes having extra rooms/higher band housing is unavoidable for disabled people, paying a minimum % of higher band tax will obviously impact them more  
 Disabled people receive benefits to live on because they can't work. Elderly have very little in many cases and carers are saving the state enough already. Why should any of these groups suffer more.

**11. Have you got any general comments that you wish to make about these changes or are there any other changes you would like us to consider?**

Disability people should not pay any other tax but people who claim child benefits should pay tax

Retired people with some savings should be rewarded by still being able to get some council tax benefit. The principle of everyone paying something is good

1 charge per house

4 week ep good 8 weeks to much

Abolish ctax benefit/ctax support completely for households in ctax bands F, G & H.

Abolition of benefits on second homes. Premium HB payable on homes empty over 2 years

All adults should contribute towards council tax nothing is free in this world.

Be careful. There are many deserving poor.

Council Tax arrears will increase, affecting recovery

ESA IS ONLY 71 PER WEEK, CAN'T AFFORD TO PAY COUNCIL TAX

Everyone should pay towards council tax. You can be given more on benefits than people working.

Higher earners should pay more

I dont think people with thousands in the bank should get as much help as others who dont.

I think Single Person Discount should be scrapped

I think capping the banding level is a really good idea.

I think that the valuation of properties needs to be revisited overall

IMMIGRANTS SHOULD HAVE BENEFITS STOPPED FOR THREE YEARS

Include changes for pensioners and don't penalise workers

More consideration should be given to people who work who are struggling to live day to day

NEED MORE SUPPORT

No Stop benefits for alcoholics and imigrants.

People on benefits should have to pay just as those who work.

People over retirement age should get more than 25% off if they are alone at the property.

People should be encouraged to go to work and should be given support in remain in work.

Please don't abolish the SPD for people living on their own.

Protect single parents or families with under 5's

Reduce backdating limit to less than 26 weeks.

Reduce backdating to 4 months.

Stop protecting pensioners. Let them take some of the cuts

The Council Tax is a heavy burden on single council tax payers even when they get the reduction.

The system is far too complicated - the worked examples do not make sense

Think it is important to help people who are trying to get into work.

Thinks carers and disabled should be protected.

Thinks government is targeting people on low incomes

Those on JSA should contribute and any other benefits.

Those who can afford to pay more should be asked to do so.

Why bother changing the current system at all?

a good idea to get people working and make it an incentive to work

ahouls be bands a-z think minimum award should ve £10.00

any changes put forward by government cost more to inplement in the long run

as a landlord, should be an option to pay direct to the landlord and not the tenant

ensure that even those people who are on full benefits start paying towards their bill

higher minimum award, more publicity for the scheme

important that help is targeted at people who need it, but this needs to be seen to be fair.

living on benefits is difficult

lower amount of benefits paid to those on higher incomes and with more capital

make forms easier

not all circumstances are black and white

not enough detail to know why you have only chosen these things and not other things

people on low incomes should be considered seperately and should pay a fixed sum

police reductions should be reflected on ctax balance

reforms should have been put in place years ago

should make it beneficial to work rather than being on benefits

thin k we shoul db e more active towards fraudulent claims

too harsh to have a complete capital cut off, just encourages peoplpe to take cash out

would be difficult to come to terms with, get people back into the habit of working

How can the entitlement be worked out from pensionable income when as a pensioner I am required to pay more rent for the services I need due to my age and health.

All income shoulf be taken into account including child maintenance because if there were 2parents all income would be considered

NO POINT IN GIVING BENEFITS AND THEN TAKING IT BACK, IF I AM OFF WORK ILL, I WONT HAVE ENOUGH MONEY TO SURVIVE

The Government squeeze on local authority finance is an attack on the vulnerable in society and doing nothing to create proper jobs

People living in high valuation properties should be another degree of council tax bandings to catch more people at a higher lkevel of payment.



Generally I think the questions could have been put into "plain English" as even I found them a little hard to get the point of what you were asking on first reading! The Second Adult Rebate should be made a little simpler, some self employed people do not earn the higher rate and may not even have full self employment accounts but just records of what they earn and what they pay. People in employment (mainly part time) should receive help, myself I am very grateful for it. However I believe many people who are unemployed and receive all benefits earn so much that they could actually contribute a small amount. In fact I believe all benefits that are paid out (whether housing or council tax) must be paid direct to either the housing association or the council - there should be no question or option available of it going into their own bank accounts as they may believe it is their money! Pensioners should receive all the help they should be allowed to whatever their circumstances. As for benefit entitlement of people who live in property that is classed as Band D and above, if these people are unemployed why are they housed in these properties is it because they are a large family, and they should contribute something. If they actually live in these properties and can qualify for a bit help and have fallen on hard times through no fault of their own (been made unemployed but can claim they are actively looking for work) then they should. I work part time and am very grateful for the help I receive and would find it very difficult if I had to pay the whole amount. Changing from 10 months to 12 months - if this made the contributions we had to pay a little less then why not. I am not really sure why it is paid over 10 months. I do not believe that people who have had improvements (conservatories, wet rooms, kitchens etc) should be put into higher council tax brackets. I am not really sure how the banding works but maybe properties on the same road should be the same prices? Not really sure on that point! I do not really believe that those who work in this country but are from a different country/ethnic group even travellers should be entitled to benefits of any sort especially if they send money "back home" or the families are not even living with them, travellers should not receive council benefits as firstly they will not live in brick houses but they must contribute something as once they set up a camp I believe they then have an address to receive benefits and also send their children to school, they expect the Police to help them, the Council provide for them with aid and with refuse collection so, please do not think I am being horrid to them or anything, but they should be expected to pay something and if they do not should be treated as the local residents would if they did not pay (Court orders, Eviction etc). Thank you for taking my point of view into consideration.

Glad to see pensioners are not effected, however if people retire early, this may make life difficult for them.

Council Tax Benefit should always be based on individual circumstances ie employed or unemployed, working age or retired ie pensioners. Those with state pension should pay less than those with additional private pensions. To even consider taxing savings of £3000 is ridiculous; why does The Merchant of Venice come to mind one wonders? Equally, same applies to suggested Band Ratings ie A to D favoured, E to H not. You must or at least should be aware that there are many on high incomes who choose to live in A/D homes, and those in E/H on low incomes for many reasons beyond their control. You cannot get blood out of a stone !

where there is a general need to help the council should help. Where people are just abusing the system it should be stopped. Regardless of your income, everyone uses the councils services (bin collection, library etc) and so should contribute towards it in a fair way.

I think everyone in society should contribute to it. Therefore all members of society should make some contribution to Council Tax, whether small or large. We should encourage all people of working age to work, and make it worth their while working, and therefore if possible, should help people of lower incomes to encourage them to gain work or continue working.

Firstly I am amazed at the inadequacy of the council to only inform me of this change by a letter posted 2nd class on 16.10.12 and arriving on 19.10.12 giving me only 2 days to respond before the consultation period ended on 21.10.12!!!!!! I would also have liked to express a different answer to the questions than yes or no or dont know. I think the saving threshold of £3000 is far too low. £3000 would barely cover an emergency situation. This policy will discourage people from saving and encourage people to get into dept. I agree in principal to setting a limit to the level of council tax rebate people in high band of property receive however if working people in high banded property need to move as they can't afford to live there is there going to be enough affordable accommodation within reach of their work? If not they may end up unemployed and / or homeless.

The survey in general is complicated, words like second adult, for a person who has never claimed benefits is very confusing. Also this survey seems to me that Community Charge is coming back and in my opinion will not help this country, it is in a financial mess as it is and Crewe is known as one of the worst areas for debt! Landlords need sorting they have no respect for property or the area it is in, and properties are in dire straits and need modernising and liveable and presentable.

My biggest concern is that there are a large number of individuals who work but are still on the poverty line - more so than a lot of people who are on benefits. I would not like to see them disadvantaged by any changes (any more than they perhaps already are!)

run more creches so that single young girls can work after a period of one year instead of receiving free hand outs from the pockets of older working adults

it appears clear that people on benefit are to pay more, given that benefits seem to be the only income regularly increasing year on year this does not seem unreasonable, however, how much is it going to cost to try and recover this money from people who will not need to pay

If everyone had to pay 20% there would be more collection problems/costs. The proposed capital limit of £3000 is too low - suggest £10,000 is more realistic. At £3000, there would be more admin costs as capital rose and fell from £3000.

The emphasis on rewarding work is admirable but seems to completely sideline those who genuinely can't work and will never be able to. They seem to have become the easy target for benefit cuts now, through no fault of their own temporary absence rules should still apply to those in hospital. If a person has another property they do not live in which is lower banded we should only pay benefit based on this lower band or they should not be entitled at all.

Those with capital can easily spend to get below the levels Many disabled are not able to work and so have no choice and will be hit hard

Think that families are suffering, and single people are given lots of money and are well off on benefits, split from her partner and got everything all rent ctax children had hot school dinners since got back together are worse off financially.

I own my own home and live alone so I receive the 25% discount for single occupancy. This is the only benefit I have ever received and I already find it a struggle to run a property with all the other costs I have to pay ie mortgage, gas, electric. If you remove this one and only benefit I have (from someone who trying their best to stand on their own two feet), I might as well give up working and claim every benefit I can like most of the other people in this country.

£3000 is low for working age - for those who work and keep a small contingency for emergencies/lost of employment as per good financial planning advice to hold an average of 3 months of income in case of such events. For other means tests £6,000 tends to be the lower limit.

I sympathise with the local authority as you only have 90% of the budget that was available under the old scheme from government. My issue is with the ConDem's. We hear a lot of spin from Cameron claiming to be helping the most vulnerable in our society. However, his actions speak louder than his false words and it is clear that for many hard working families the changes to the CTB will hit the most vulnerable (including Disabled, Young people, Low Income Families and those with Caring responsibilities).

I believe those on sickness / disability benefits will suffer the most as already they are not eligible for certain benefits such as free prescriptions and having having to pay 20% means that they will be penalised for being unfit for work. 20% of a council tax bill is a lot of money to most sickness claimants, continually taking away or cutting benefits will see more hardship amongst our communities and quite possibly an increase in crime which will have a knock on effect on public spending further. Those with properties in the highest bands should pay their way as they clearly quite capable and as known in the past have exploited every given opportunity in not paying their way,, this includes the abuse of the mobility schemes.

Council tax should be fairer, park homes and static caravans should pay less tax and people in larger homes should pay more

A plea to safeguard the most vulnerable in our community making sure that those on lower incomes and benefits do not suffer disproportionality to the more affluent.

I think if no-one had access to a council house until the age of 25, then it would stop children having children for the sake of getting a free council house with benefits so that they don't have to work for a living because they can earn more money on benefits than they can in work. I think people who work for a living find this difficult to understand, especially people who earn minimum wage and still manage to run a family on the poverty line without the aid of benefits.

Whilst I feel that change is needed I am uncertain of the long term effects the changes in Council Tax and Housing Benefit will have on us all in the long term, I think we will be looking at much more homelessness and outstanding debt for the council which may lead to inflated costs for housing people in b and b and collection of council tax arrears.

I am worried by the notion that there are two options but "CEC prefers option 1." What would it take for you to change your mind - the parallel would be with the number of councillors on the new Crewe Town Council when nothing would make you change your views (despite all evidence and representations). In general with regard to these proposals, I think they are disgraceful. The attacks on the poorest on society need to stop. The Council should be standing up to Osborne, Pickles and Duncan-Smith, not falling over themselves to see how many different groups they can hit. Some of the proposals sound like the Poll Tax. Don't you remember what a crashing disaster that was? Also, there just aren't too many jobs around so penalising those who can't get a job is doubly unfair on thousands of people in the borough. Finally, if you have to do anything, then I would suggest that those in the highest banded properties are hit hardest. Bring on the Mansion Tax (or at least a small way towards it)!

Should people who have paid full ctax for a set period (e.g 2 years) have a period of protection where they would be award full support (regardless of ctax banding) similar to the protection given to private tenants who could afford their rent when they took on their tenancy under current Housing Benefit regulations.

Perhaps efficiency savings should be considered more especially the cost of supplies and the high prices that suppliers charge, I think it is called competition Turning the heat down in council building which are like hot houses, we are told that domestically just 1degree reduction would save a fortune. Don't leave council office lights burning all night

My opinion is that those who live in higher band properties could well afford to live in them prior to applying for benefits - if they now receive benefits then encouragement to move to a more affordable property would be a way of saving money by Council.

elderly people should repay through sale of property when they die 10% a year reduction for unemployed people should be repaid gradually once in employment

I think that limiting council tax benefit to a band E is unfair - people in higher bands need support too if they fall on hard times. I think maybe it could be limited to a band E after a period of time e.g 6 months or 12 months. Backdating should be limited to one month or possibly longer in very special circumstances. Disabled people should be protected. I don't think extended payments should be increased - 4 weeks is more than enough. Second adult rebate should be preserved - especially when adult children are being encouraged to stay at home and not move out. Having a minimum benefit will keep down administration costs so is a good idea.

forms more user friendly, more face to face contact, genuine if having difficulties, less telephone contact and taking people to court so quickly

I feel that people who have worked and PAID everything they should and NEVER claimed anything for all of their working lives should be considered sympathetically, having paid into the system all of their lives it appears that the eligibility for everything including state pension is becoming further and further away, how about giving those people a 6 month leeway, to help them find their feet.

This consultation has been poorly advertised. The information on the website does not explain why Cheshire East has to impose a 20% reduction for working age claimants - I had to research myself to find an explanation. It is not fair to make those on means tested benefits which are designed to cover living expenses such as food, clothing and utilities pay an additional amount to council tax. It looks as though the proposals will raise more than the 10% shortfall in government funding because of the additional cuts suggested but this is not clear and if more could be raised then an explanation should be given. Has there been a consideration of the increased recovery costs when benefit claimants struggle to pay a council tax liability as they face significant increases in utility and food costs and possibly rent.

I feel that people who are out of work and claiming council tax benefits, and other benefits such as job seekers allowance, should have to do a designated amount of unpaid work for the council, to pay towards their allowance. This could be doing graffiti removal, litter picking, tidying grass verges, delivering meals on wheels etc. This would keep them physically active so that they are more likely to get work and get off the benefits, and would feel that they are contributing. This also would help reduce the costs of the council, yet would benefit the area and its citizens as the area would be a nicer place to live, and this may bring in more investors in the area, thus making the area better economically.

1. Scheme 1 and rewarding work Scheme 1 appears to be inspired by central government policy on welfare reform. However, the often-voiced reasoning behind that policy is flawed. The reasoning typically goes: (i) the Government needs to make savings, (ii) benefit fraud is a problem, (iii) it's only right therefore that benefit rates are cut. To the majority of those receiving out-of-work benefits who are honest, this line of reasoning is offensive. It fails to consider those who are not working through no fault of their own—in particular those with long-term sickness or disability and who are not able to work. Even if they want to, individuals in this group cannot simply take up work. Scheme 1 incentivises work. It unfairly discriminates against those who are unable to work: for these people, those rewards cannot be reached. Indeed, given that it is, in truth, a scheme for Council Tax Benefit \_reduction\_, it can be seen as penalising the sick and disabled. If a benefit reduction scheme is to operate in favour of those in work, it must \_also\_ (somehow) favour those without independent means and who, for whatever reason, cannot work. In addition, given that the purpose of this scheme is to apportion a reduction in benefit, the terminology used ("reward") is objectionable. For many people, a means-tested benefit is all that stands between them and unimaginable hardship. To describe any aspect of such a benefit as a reward or incentive ought rightly cause offence. 2. Protection of the vulnerable With the exception of pensioners, neither of the two proposed schemes seek to protect some of the most vulnerable in society: those who are unable to work due to sickness or disability and who have no income. The long-term sick or disabled typically have extra living costs to bear, many of which are not covered by the NHS and are not made up for in disability benefits. Those moving from Incapacity Benefit to Employment and Support Allowance have seen their benefit rate frozen. These and others have seen their Housing Benefit cut. Yet it appears that both reduction schemes require those with no other income to find £170 every year. If there is any to be any bias in the reduction scheme at all, it should be in favour of the most vulnerable, whether they are of pension age or of working age. 3. Respondent's personal feelings I had previously felt Cheshire East Council--and before it Macclesfield Borough Council--to be not only an intelligent and understanding authority but also an independently-minded one. That is why it is disappointing and disheartening that instead of protecting its most vulnerable residents from a disingenuous central government policy that assumes the worst about people, it is blindly adopting and taking inspiration from that policy.

I think there needs to be a review of the system with some changes, but ensure it is applied fairly and consistently with flexibility to individual cases when appropriate.

Any changes made to the status quo should be fair & reasonable The return of a poll tax based system should be avoided for happy life

make it fairer, spd not fair single people, really hard for single parents, a widow with no children not entitled to anything. home owners low income not fair

Reduce backdating to a shorter period eg 3 months. Protect those who are disabled and cannot work. I don't think those on IS/ESA should be asked to pay as it is not their fault they cannot work. Reduce savings threshold to 3 months. Reduce disregarding income eg maintenance, child benefit.

If benefits are to be withdrawn from houses above band D. why do we not also charge them more to support those who cannot afford a large home? We should increase council tax on the rich rather than the poor, and should also be reworking the band assessment, as it is very out of date and inaccurate in many cases.

Everybody should be treated the same. Any suggestion otherwise is of complete disrespect for those who could be classed as ethnics.

Glad to see that pensioners are not effected, but if you had to retire early you may find life difficult to resolve your finances. I work in CE, but live in CWAC, I am hoping to move to CE and it does concern me that you take into account that the retirement age is altering.

I think this new thing coming out in april that people have to pay for the ammount of rooms they have is really wrong . people have worked on there home .if they have extra rooms that should not affect there rent rebate ,

I work in Cheshire East as a Macmillan Benefits Adviser. My client group is cancer patients of all ages. I am concerned that many cancer patients are of working age and would be affected by these proposed changes. Particularly if someone is self employed and unable to work due to ill health they will suffer financial hardship if Council Tax Benefit does not pay the whole liability

I would like to see an assessment of the costs of making benefits so closely related to changes in income and savings. this would need to be constantly reassessed in the light of inflation and there would be individuals immediately above/below any arbitrary line who could be winners and losers when their incomes are close. using bank details etc encourages fraud and costs more to chase - historically there have been many examples of means testing costing more than it saves and I see no suggestion from the Council that this would give a real saving but rather a paper one

Those who have no children are still charged for all the services connected to children. They get no return for this element. Should this be a factor to take into consideration?

stopping council tax exemption for empty properties. This would encourage more properties to become available for rent / purchase. (We are told by CEC that there is a housing shortage).

i am frustrated that i am on a low income and i am a single parent and yet i have to pay my council tax in full ( excluding my 25%) i work 37 hours a week and i am £24 better off a week than when i was on benefit yet i was turned down for help with rent and council tax ... if i sat at home i would currently get it paid - i think it needs modification.

As a general principal I would support anything that eases transition into work and ensures work pays over remaining on benefit. Q4 - have answered don't know to this. If every one in work was on a living wage would have said yes. Q6 - I don't know what other adults in the household are expected to pay now. If they are not on benefit or low income, then their contribution should offset some/all council tax benefit to claimant & claimant's partner. Q9 - would support reduction to 13 weeks rather than stopping all backdating.

I think those who have lots of children and live off different benefits should be made to pay some of their benefit money back into the community.

I would like to believe that the reductions proposed will encourage people to find jobs and hope that the jobs are out there to be found. Two more council tax bands, I and J, would add income from those in larger homes with high numbers of bedrooms, and other facilities, such as extensive grounds.

I am American and not entitled to vote here, but have resided in UK since 1983 and understand the benefit scheme.

Council tax benefit should be a right for all people and people who cannot afford to pay a contribution should not be forced into worse poverty by being denied benefits.

I really hope the 25% discount for people living alone will not be removed. I have this discount, am on a low income receiving working tax credit. Having to pay full council tax would make my already tightening budget even more difficult. It would be hard to feel I'm expected to pay the same, as a single person, for using much less of the Council's services than a family of several people.

I consider that the Council Tax charges are already far too expensive for the services currently provided by Cheshire East Council. Since the authority became an unitary authority I consider that the services are significantly worse than previously. Highway maintenance is very poor, bin collection should be every week, grounds maintenance in Crewe & Nantwich area is dreadful. No investment in Crewe Town Centre at all, I avoid going into Crewe at all if possible. Poor sporting facilities and activities for youngsters. Excessive car park charges. Nantwich appears to be thriving whilst Crewe is dying on its feet. Extreme traffic congestion problems at Crewe Green and B & Q roundabouts in Crewe making travelling a nightmare.

If there was a guaranteed job for everyone who could work then restricting benefits may affect the workshy, which would be good. However, proposals penalise people who cannot get a job, for whatever reason. They are already struggling with rising food and fuel prices. The measure of a civilised country is the way it cares for it's more vulnerable citizens - this Tory crowd hate anyone who is not economically productive and making profits for the rich!

Some larger families receive more than the average wage due to various tax credits but still receive maximum rebate. Perhaps this could be looked at.

I'm in Council Tax Band A, I work full time, and do not receive any benefits (in fact I'm a Welfare Reform Advisor for an RSL). I think it's absurd that you would penalise those in Council Tax Band D or above by not allowing them to claim Council Tax Support. Just because they are in a more expensive property does not mean they have sufficient financial means to support themselves. What if they are made redundant? What if they become disabled? What if they have unexpected long-term health conditions? What if they are already at risk of having their home re-possessed or are in mortgage arrears? You cannot penalise a claimant based on the value of their property. The value of their property does NOT reflect their personal circumstances. You should base any award on FACT, not assumptions. If the FACT is that they have substantial savings, then let this reflect any award.

to differentiate between home owners and tenants. I live in a band c building, but there are several appartments; why are we ALL having to pay a high amount of council tax - when it should only be paid once!

We need more jobs, less redundancies in local authorities and then we wouldn't need so much benefit paying

He wants to change the fact that women are just having babies to get around the system. He wants system to deter women from having babies just for the income and housing. They should be paying a contribution to the council tax because of the income of etc. The whole process needs to be looked at and those that are getting 7 years 'free living' should be abolished and should be asked to pay for each child that are in the property as they are getting more income than single people. They should be deterred from doing it in the first place and people who have already done it then abolish the 7 years - they should be looked at and asked to pay towards their ctax.

People on Min wage or JSA going to struggling financially, dont take into account outgoings ie water, food, gas electricity.

Cheshire East will probably have to make savings of 20% on council tax benefit expenditure because approximately 51% of claimants are of working age. This is not clearly stated in the consultation documents. Scheme 1 looks as though it will deliver savings of more than 20% so what will be done with the additional money saved. Why are there only 2 schemes considered when other local authorities offer more options. In the 4 case studies - 2 out of 3 of the workers will be worse off under scheme 1 so how can the introduction claim workers will be largely unaffected. Why not consider increasing council tax revenue by asking those who can afford their council tax bills to pay more rather than asking those who are already on the lowest of incomes to pay more. Has the council considered the increased recovery costs in trying to get council tax payments out of those who are on the lowest of incomes (and likely to see those incomes compromised further thanks to the other elements of welfare reform and increased energy and food bills) and if the council has considered these increased costs, is it really worth going ahead with a reduced rebate scheme.

The questions don't allow for comment - for example the backdating could be reduced rather than eliminated or kept at 26 weeks. Perhaps 3 months is reasonable. I think that those in higher value houses who have temporarily fallen on hard times should not be penalised - they may have paid and contributed for the rest of their lives. Perhaps a reduction in the length of time help is available would be better if a change to help available to all band levels is required.

don't agree lone working parent should be getting higher discounts as they already receive generous benefits in extra credits

i don't feel that those in larger properties above band D should have restrictions placed on the top rate as many are unable to sell property and may have large families therefore need a larger home. transition to work extension period should remain 4 weeks and if a difficulty evident then payments should be spread longer to allow minimal effect and time to repay any money owed. also the second adult rebate for single applicants should remain as this will place a penalty on the householders when the second applicant can't pay the extra due to low income . savings should however be taken into account to show who has more disposable income instead of targeting those who may be trapped in expensive property.

Capital limit very low, no excess for emergencies, white goods breakdowns, car breakdowns and funeral cost. Average funeral costs would wipe out the savings.

Capital limit of £3000 seems extremely low when i worked all my life for some savings to keep hold of.

What worries me is how this will affect people who move from one area to another, as this is a local authority how much will it cost to implement?

If someone is benefit that is for health reasons - permanently i.e. their condition will not improve or perhaps get worse. They should not be affected by any changes - as these are based around encouraging people back to work and these people will never be able to go back to work.

Claimants that commit fraud should not be paid any future benefits and made to pay all the money back plus compound interest. Claimants who have Sky TV should have their benefits reduced. As I work and cannot afford it. All people from abroad who have not paid into the system should not get any benefits.

If non-deps have to make a contribution they should be billed for that. Often non-deps refuse to pay and the bill payer suffers unfair hardship.

Keep the single person 25% discount. It is outrageous that you are considering getting rid of this.

I think that people who are working should be asked to pay something towards their council tax maybe a tier system this could include people with a high income from benefits however vulnerable people should be exempt under special rules

I think that savings should be £6000, if you had just come out of work any savings below this would be quickly used up for day to day living costs. I do not feel higher bands should be restricted straight away - maybe after a year but you are penalising people who have worked hard for what they have got. Maybe they should be allowed 6/12 months at 80 % before the band restriction is brought in. Why should they have to pay more - they could find themselves in the same situation - out of work as someone in a lower band yet these lose out for trying to better themselves.

People who are not earning should not have to pay ctax - there should be percentage of earnings like an assessment of income tax rather than filling forms in.

I write to offer feedback on the proposed changes to council tax benefit on behalf of Wulvern Housing. Wulvern manage over 5200 households in Cheshire East and recognise that many of our tenants will be impacted by the Cheshire East proposals. Firstly we recognise that Cheshire East has had to make changes following the Government's decision to abolish council tax relief and request local authorities introduce a localised scheme. We further recognise the significant (10%) savings that Government expects. We also recognise that the Government has chosen to protect pensioners from any savings. The decisions Cheshire East is faced with are therefore challenging. Wulvern also understands that whilst pensioners represent a significant proportion of our tenant base they are largely also exempt from many of the welfare reforms that will start to impact on households at the same time as a new council tax scheme. The result will be an inevitable squeeze on some of our most financially challenged households. Against the above background these changes are going to present particular difficulties regardless of which of the two options Cheshire East ultimately adopts. Option 1 which looks to 'reward work and reduce support for claimants with assets' present a particular challenge for Wulvern. Over 70% of our tenants get some help currently from housing benefit (indicating they are entitled to some form of means tested benefit) and employment data shows that unemployment peaks in Wulvern's communities (e.g. Alexandra ward) compared to the rest of Cheshire East. Our tenants will face a disproportionate impact if this option was chosen. We are also concerned that changes to capital limits (moving from a tariff of £6k-£16k) to cut off at £3k will be both an administrative challenge but also is set at a level that will mean that many claimants will very quickly hit the cut off - causing confusion and potential hardship. This will be compounded when Universal Credit is introduced in October 2013 as Cheshire East will be administering a scheme with different tariffs than that being administered by Department of Work and Pensions (DWP) - one through council tax scheme and one through Universal Credit (DWP). Wulvern would prefer a scheme that mirrors existing housing benefit arrangements regarding assets. Option 2 proposes a maximum council tax support payable of 80%. We feel this represents a simpler to understand and simpler to administer scheme. Though we recognise that this will represent a significant impact on many of our tenants who will be faced by higher bills at a time when they may be feeling the squeeze of the raft of other welfare reforms. It is difficult from the consultation data to ascertain how much, in cash terms, the two options will save Cheshire East - it would have been useful to understand this in more detail and this also could be said for the other options that could be included in any of the schemes which I comment on below. 1. Rewarding work. We support the proposal to extend the 'extended payment' arrangements. 2. Non Dependant Deduction. We have some concerns about the proposed age restrictions and this being introduced at the same time as bedroom tax - we fear unknown consequences that are hard to quantify without knowing the numbers of non dependants impacted. What is clear is that claimants will have one non dependant age limit for their housing benefit claim and another for council tax scheme which will lead to confusion. The 18-24 year olds out of work will be impacted by the proposal and it does appear to be at odds with the housing benefit system which reflects the age at which qualifying benefits are uplifted at 25 (helping bridge the shortfall for 18-24 year olds). 3. Minimum Awards. Whilst we accept this is a simpler approach we have concerns for owner occupiers who will see an impact as the current approach to council tax relief ensures they have passported rights to their benefits such as grants around affordable warmth. With fuel poverty a real issue for many of our tenants we fear that there may be unforeseen consequences that disadvantage people trying to make their homes more efficient and reduce their fuel bills. 4. Abolish Second Adult Rebate. At a time when the bedroom tax is being brought in the abolishing of second adult rebate may push people into greater poverty. We are anticipating greater mobility between households as they try and off set the impact of the bedroom tax. We know that the age people leave home has dramatically increased and the impact of this may compound an issue that we predict will cause households hardship. This will typically impact on claimants really struggling to make ends meet on low incomes (rather than on passported benefits). The consultation data doesn't indicate how much Cheshire East expects to save by taking this step? In summary Wulvern recognise Cheshire East has difficult decisions to take but measures that impact disproportionately on families and individuals who are already struggling financially and compound measures central Government is taking on welfare reforms should be avoided. We would seek measures that simplify the process in what is already a complex benefits system yet many of the options would seem to make administration more complex and presumably costly to administer. Tenants already prioritise payment of council tax and Cheshire East recovery powers result in very high collection rates (over 97%). If tenants are squeezed yet further we fear will see more rental evictions with all the inherent social and financial costs to the Cheshire East community.

Please let the wealthy members of our society who will not be detrimentally effected by these proposed cuts contribute their fair share in percentage terms and not those who's income is such that they and their children have to go without what we would consider nowadays, basic needs in a civilised society.

I believe that if someone is working then they should contribute something towards the Council Tax even if only a small amount.

As I said above there are people of working age that have a disability that is preventing them having the ability to go out to work. They don't have spare cash as they only get what the government says you need to live on, where will the extra income be coming from for them to be able to make a 20% payment of their council tax bill. I also expect that at some point you will also be taking away housing benefit from people of working age. People are going to die because they will pay these bills but have no money for food or heating on the run up to winter!!!!

Being unemployed and claiming JSA does not allow a person to live and pay normal bills without them also having to pay towards council tax. I have a degree in law but was unable to get a job for a few months. I had already used my savings to keep on top of utility bills. The mode of thinking should not be that people claiming JSA are lazy! Also there should be a difference between single adults with children and single adults with no children when giving single adult rebate. A no children household should not have to pay for schooling Support for transition into work should only last four weeks given that after this they will have been paid