

## Appendix 3: 2<sup>nd</sup> January 2024 – Executive - City of Lincoln Council – Council Tax Support 2024/25 Scheme – Public Consultation Responses

### Question 1

We have designed our proposed support scheme considering the following principles.

- Reduced support where it is likely that that a household has more income coming in or have savings to pay Council Tax
- Pension age – protection is statutory under Central Government Legislation

### Do you agree with these principles?

Yes	127
No	28
Don't know	19
No response – on hardcopy document	1
Total	175

### Question 2

Our current 2023/24 scheme has the following restrictions for working age customers –

- Capital is limited to £6,000;
- Minimum entitlement is £2 per week;
- Property banding capped at Band B – a customer in band C and above will only have their Council Tax Support calculated on a band B liability
- Backdating is restricted to 1 month since 1<sup>st</sup> April 2018;
- Temporary absence from home in line with Housing Benefit regulations

Our current scheme provides care leavers with a full exemption up to the age of 25 years  
We have premium charges for properties left empty for more than 2 years, more than 5 years and more than 10 years.

We have an Exceptional Hardship Fund of £25,000

Pensioners and working age vulnerable are excluded from this scheme

Do you want the above scheme to stay the same for 2024/25 ?

Yes	151
No	9
Don't know	14
No response on hardcopy document	1
Total	175

### Question 3

If you have answered No to Question 2 , or Don't know –

Can you please provide further comments below ?

NO	EXCEPTIONAL HARDSHIP FUND SHOULD BE INCREASED
YES	NO COMMENT
DON'T KNOW	GET RID OF COUNCIL TAX

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NO	<i>capital limited to £12,000 (the £6,000 range is outdated in this day and age entitlement in some cases should be lowered to £1 per week or zero in some cases the hardship fund is very low for 2024/25 some of us can not afford the going rate and that includes myself</i>
DON'T KNOW	<i>More help for those on Pensions and Universal credit (who are not eligible to work)</i>
DON'T KNOW	<i>I HAVE TICKED YES MEANT NO</i>
DON'T KNOW	<i>N/A</i>
DON'T KNOW	<i>I don't know enough about people working to comment.</i>
NO	<i>PROPERTY BAND CAP</i>
DON'T KNOW	<i>DON'T KNOW</i>
DON'T KNOW	<i>Not sure about the difference between different types of bands</i>
NO	<i>£6000 savings is not a huge amount when you're disabled. As people constantly tell me "there are people out there that can do that for you" Correct; but by the time you have paid all these people to do the work that if you were fit and able to do for yourself for free your savings wouldn't matter so much but they very quickly get eaten up ie. Gardening, housework, decorating, support to leave your home, fuel that you can not cut back on due to certain disabilities. The list goes on</i>
DON'T KNOW	<i>I have in the past received the hardship payment this year has been different. Though I appreciate everyone's suffering hardship but being disabled I have found it difficult.</i>
DON'T KNOW	<i>I DON'T KNOW</i>
NO	<i>All households should pay council tax, the amount depending on their finances. I dont get the banding system, if someone lives in a more valuable house, doesnt mean they can afford the top tax payment.</i>
NO	<i>Although means very little to me, but I don't think it should be the same but I could be wrong.</i>
DON'T KNOW	<i>I do not agree that the poor on benefits and/or disability premium benefits should be hit by any new scheme. They are struggling with cost of living as it. I do not agree anyone on any disability benefit especially if its a child should be hit. Its wrong morally and not humanitarian. I believe people with second homes should pay in this scheme.</i>
DON'T KNOW	<i>I think it's ok</i>
YES	<i>I think people on pension credit should not have to pay council tax.</i>
NO	<i>Exceptional Hardship Fund should be increased. 25 000 is nothing to consider how many people lives in our area. Cost of living crisis is still here and people need much more help from you,</i>
DON'T KNOW	<i>I am not in the category of working age group</i>
DON'T KNOW	<i>I don't really understand the restrictions in the current 2023/24 scheme so can't say whether I want it to stay the same or change. I have no comment on this point, therefore</i>
don't know	<i>More gardening and maintenance done on grounds around communal flats</i>
No	<i>Pensioners and working age vulnerable are excluded from this scheme. Pensioners and vulnerable people need all the help they need. I think any empty properties shud be taken over and used to help homeless folks.</i>

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### Question 4

We are considering a banded scheme for our Working Age customers. This could have fixed non-dependant deductions and will apply to all working age customers, including those on Universal Credit and those Working Age customers who are considered to be vulnerable.

The banded scheme will consider who lives in the property and what the monthly household income is. It could look something like this – although at this time we are working through the final banding figures.

DISCOUNT	SINGLE	SINGLE 1 CHILD	SINGLE 2 + CHILDREN	COUPLE	COUPLE 1 CHILD	COUPLE 2 + CHILDREN
100%	£0.00 - £350.00	£0.00 - £650.00	£0.00 - £900.00	£0.00 - £550.00	£0.00 - £850.00	£0.00 - £1000.00
80%	£350.01 - £450.00	£650.01 - £750.00	£900.01 - £1000.00	£550.01 - 650.00	£850.01 - £950.00	£1000.01 - £1100.00
60%	£450.01 - £550.00	£750.01 - £850.00	£1000.01 - £1100.00	£650.01 - £750.00	£950.01 - £1050.00	£1100.01 - £1200.00
40%	£550.01 - £650.00	£850.01 - £950.00	£1100.01 - £1200.00	£750.01 - £850.00	£1050.01 - £1150.00	£1200.01 - £1300.00
20%	£650.01 - £750.00	£950.01 - £1050.00	£1200.01 - £1300.00	£850.01 - £950.00	£1150.01 - £1250.00	£1300.01 - £1400.00
0%	£750.01 +	£1050.00 +	£1300.00 +	£950.01 +	£1250.01 +	£1400.01 +

Under this scheme, we are considering ignoring the following incomes when we calculate the ‘income’ above. This will mean that someone who is working age and vulnerable will be given some additional protection.

Income that we will ignore for these purposes –

- Disability Living Allowance
- Personal Independence Payment
- Armed Forces Independence Payment
- Child Benefit
- Child Maintenance
- War Disablement Benefits
- Government payments in respect of the provision of accommodation for refugees

Customers will be placed into a Council Tax Support band according to a calculation based on their individual circumstances. This will mean that small changes in the household income, either up or down, will not affect the council tax support if the calculation leaves the customer in the same band. Depending on the values of the bands, some customers may find that they still receive multiple changes if they move from one band to another. However, for the majority of people, this should reduce the number of changes to Council Tax Support over the year and also gives some clarity to customers as to what their entitlement to Council Tax Support will be.

We are also considering changes to some of the other elements of the current Council Tax Support scheme – including the following :

- Capital limit to be increased from £6,000 to £16,000

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- Full working age banded scheme (regardless of if UC or legacy benefit).
- Removal of minimum award £2.00 per week.
- Removal of Council Tax Band B cap.
- Removal of earnings disregards and additional earnings disregard.
- Removal of all second adult rebate for working age.
- Removal of Self-employed minimum income floor.
- Disregard boarders/lodgers both room and income.
- Flat rate non-dependant deduction
- Remove any habitual residency test, recourse to public funds, leave to remain, etc criteria. If someone is deemed liable for Council Tax, then they are eligible to claim for CTS.

Do you agree that we should move Working Age Customers to a banded scheme ?

Yes	101
	Of these , 91 also said yes to retaining the current scheme
No	30
Don't know	43
No response on hardcopy document	1
Total	175

DON'T KNOW	<i>I agree with this in principle but, it will depend on the bands. Currently if it was to be £0-£350 it would mean that everyone on UC would only get an 80% discount. I would consider the first band to be £400 a month income minimum otherwise you will have some massive debt implications.</i>
NO	<i>THINK THERE SHOULD BE MORE HELP FOR SINGLE PEOPLE IN PRIVATE RESTED ACCOMMODATION WHO ON LOWER INCOME</i>
NO	<i>The Council Tax Support should be for people who cannot work due to cancers, strokes etc... People who work can do more hours to supplement their income, overtime etc... Sadly people with illnesses do not have this option also disabled people in small households no longer get the winter fuel allowance which is a disgrace and the council should help these vulnerable people who have to spend each day at home</i>
YES	<i>Being a pensioner on limited income the council tax reduction is a saving myself and other pensioners rely on. To keep the reduction would be an asset to all those pensioners</i>
YES	<i>well put together like it ,like a lot bless you</i>
DON'T KNOW	<i>Every one pays enough council tax which has always risen from day one and never goes the other way unless you are entitled to any reduction.</i>
YES	<i>If it is within the remit of the Council, Personal allowances should be increased to the figure of £18,000. per year.</i>
YES	<i>Limit on capital should not be increased to £16,000 it is much too high</i>

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DON'T KNOW	<i>ANY people on benefits should not have to pay. IF they have savings, they don't qualify for benefit anyway. Also, when you get benefit, it does not list paying council tax in its entitlement. Worded, it used to say "this is the amount calculated you need to live on" Anyone who tries to exist on benefit for fun is in for a big disappointment. Already most poor people, which includes benefit claimants are struggling with extreme fuel poverty. Making this struggle even harder will not help AT ALL.</i>
YES	<i>But the proposed banding is very punitive. For example, a single person renting and earning £600/month might face a benefit cap on their housing costs of, say, £400, so they will face a rental excess of at least £200, and a CTS banding of 40% support, so perhaps £80-£100 council tax per month payable. So their income is halved. Please think of the renter's who pay some rather egregious rents</i>
YES	<i>I am am a pensin age 76</i>
YES	<i>Not sure ive been of any help but understand that sorting this must be strenuous</i>
YES	<i>I feel that the current scheme and the proposed changes are fair and that the council are doing a good job under the circumstances</i>
YES	<i>Cost saving measures should be investigated, efficient management protocols inplace with performance bonuses payable, to any &amp; all employees, from operative level, to the highest senior management positions in each departments. How ever targets cannot be met by cutting services down, nor the reduction of quality of the service provided, with possible consequence for individuals, teams,line of management. This could be in the form of the bonus scheme starting at a set prorata amount, at a starting point amount, so that should services prived not meet their individual targets, a percentage can be deducted from the standing starting point bonus. The same would would apply to quality of service targets. Council spending should always be disclosed as public information &amp; scrutiny, obviously a cost of inflation figure should be calculated using the Bank of Englands figures, to calculate the yearly increase that will obviously required. Also the percentage of increase due to the population increase, affecting the development requirements of more properties being developed, including new builds, of housing &amp; business properties. This figure should also be a part of pubic freedom of access to all such information. Also the provision of all calculations used to reach any &amp; all amendments costs, up or down, to any &amp; all servives coverd under the Council Tax funds raised, &amp; finance raised that is used to pay any &amp; all departments. Im permanently disabled &amp; registered as enhanced disabilities, recieving Enhanced P.I.P. &amp; U.C. My interest is for my 3 grown &amp; all working daughters, &amp; for my grandsons living standards, now &amp; in the future. Many thanks for your consideration of my thoughts, kindest regards,</i>
NO	<i>We have to protect the elderly and vulnerable in society whilst we are facing fuel and food financial hardship. But those that could work have to be shown that there is a need to contribute and not have a lifetime of living off the country. Also savings of £16,000 and above is an absolute luxury for many people so savings have to be considered, but I'm not sure how this would be governed as no doubt there are ways of hiding savings if there is financial gain to be made. A working model as above is a solid idea but the monthly incomes are too low to be expected to contribute the amount suggested. There are so many other things right now that are a priority that the numbers don't stack up.</i>
NO	<i>No comments at this time but will have comments to make on this in the near future.</i>
YES	<i>As a pensioner I would like to express my deep gratitude for the help I receive</i>
DON'T KNOW	<i>I am on universal credit &amp; low rates of both parts of PIP myself &amp; I only just able to currently pay all my monthly bills &amp; food for the month, so if I had to pay for council tax myself, that would end up coming out of my already stretched food budget for the month. As the cost of living crisis has increased my bills &amp; how much I now have to pay for food, that I already had to make cuts to stuff each month &amp; I just can't cut anything else Now other than food bill which will mean me only eating every other day or so. As I am currently only able to afford to eat one meal a day at the moment.</i>

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YES	<i>As long as disability payment are not used, as i have heard they should not but are being</i>
YES	<i>I am not happy with the amount of calculations. I have had 6 different council tax calculations this year, and even paying montly i still receive new calculations saying I owe more, which cant possibly afford. From march to now my council tax has increased 200%, getting use to life not on benefits is hard enough, all this is massively increasing my anxiety.</i>
no response	<i>I was told to put move money into my pension scheme. I did, to have a happy retied but it all goes to pay gas, electr, council bills - that o.k but we have a your generation that do not pay anything but pension have to pay because they save up for a happy retierd. I like to thank Lincolnshire Council fo help and understand with me and my council tax. God bless Mrs Parker yours sincerely B</i>
NO	NO
YES	<i>don't think the £6k capital limit should be increased to £16k. If someone has that level of capital they should be ablr to pay their way towards public services. This is the same as removing the cap of band B. It their choice to live in higher band and should therefore have calculated the cost in living in these house. It is unfair for those in lower band to be subsidising them in some way. If the above is approved how much are you expecting the increase in the take up of CTS? Regarding the removal of residency check, how can you mitigate multiple claim of a person owning various properties especially if the council tax is not paid by tenant or they have a number of vacant properties. Also, foreign nationals should not be entitled in claiming from public funds that supposed to be for local residents.</i>
DON'T KNOW	<i>do not agree that vulnerable and sick should be in this new banding scheme or any banding scheme. The poor are already struggling i do not understand why you would want to look at sick adults as making them worse off would harm there mental health and in turn more suicide. I agree with only the first and eight.</i>
DON'T KNOW	<i>Plese help who is financially facing hardship.</i>
YES	<i>Low income households should not pay council tax</i>
YES	<i>People on Industrial Injury Benefit should also have extra protection and that source of income should be disregarded. ALso, I do not agree that you should remove earnings disregards</i>
YES	<i>I'm not sure exactly how the current scheme operates, however, this banded scheme seems to make it very clear where a person stands in terms of the discount they can expect to receive (if any) concerning their Council Tax. Of course, if this change represents a disadvantage to residents or those who are working age, then I am not in favour. However, I DO support the creation of a situation where those who reasonably have the means to pay something towards their Council Tax (if not, all of it) then they should pay as a matter of principle to contribute fairly to the society we live in and to help uphold it for the better</i>
yes	<i>It has been a great help not paying council tax now that I'm disabled so thank you for your support over the last 4 years since I had an accident</i>