

Coventry City Council's Council Tax Support Scheme

Findings from Public Consultation October 2015



Background

The Council conducted a wide reaching public consultation on the proposed changes to the Councils' Council Tax Support Scheme. The consultation ran for 10 weeks, from 17th August 2015 to 26th October 2015

Members of the public could complete an on-line survey, request a hard copy of the survey, be assisted to complete the survey by telephone, or attend 'drop in sessions' around the city which were set up to discuss the proposed changes to the scheme.

Extensive efforts were made to promote the consultation. The Council send individual letters to 20,331 working age people who are currently receiving help through the Council Tax Support Scheme. The letters informed them of the proposed changes and how they could take part in the consultation process.

The consultation was also advertised on the Council's website, on social media, (twitter and facebook), in the local press and through posters and leaflets distributed throughout the city. The CAB also promoted the consultation through their website.

Two stakeholder events were held, where advice and support agencies, social landlords and other interested groups were invited to share their thoughts and feedback on the proposals. This information has been included in the final analysis.

The following report indicates the headline results from the consultation and will inform the cabinet report presented to the Cabinet Member on January 5th 2016 when the decision whether to implement the proposed changes will be taken

Summary of Findings

Who took part

- 422 people in total responded to the consultation survey.
- The majority of respondents are Coventry residents (96%)
- 68% of respondents who answered the question concerning which council tax band their property is in, live in a council tax Band A/B property
- Of the respondents that answered the question regarding their circumstances with regard to council tax payments, almost three quarters (74%) of them receive either a full council tax award or a partial award.
- 28% (118) of respondents considered themselves disabled.

Impact of proposals

- Looking at **all respondents**, 83% of comments about what impacts a 15% minimum payment have mentioned one or more negative impacts as a result of the proposal.
- The majority of comments (203) referred to increased financial hardship, which would be exacerbated by other welfare reforms. The severity of the impact ranged from not being able to afford to eat or pay bills, to having to think about working as it wasn't worth it, to having to make some changes to lifestyle.
- A number of respondents, who were not in receipt of council tax support, stated that the proposal was unfair and that that the Council would not achieve the assumed council tax collection rates.
- Looking at **respondents who stated that they receive council tax support**, 91% of comments made reflected the fact that the current proposal would have a negative impact on them.
- For those receiving Council Tax support, financial hardship was the most cited impact, followed by health impacts. A large number of respondents that currently receive support stated that it would negatively impact on their ability to carry out their caring responsibilities.
- Respondents were asked which groups would be impacted the most by the proposal, (103) felt that it would be the same impact for all groups, a number of respondents (43) pointed to the fact that the impact of the proposal will depend on the household financial circumstances. Looking at particular groups, the group that respondents were most likely to say would be affected is disabled people, (68).
- Responses from representatives of organisations raised concerns as to whether the people affected understand the impact the changes .Other concerns were raised about potential impacts on those affected: health and wellbeing, people eating less and people not being able to afford to heat their homes

Mitigations and alternative proposals

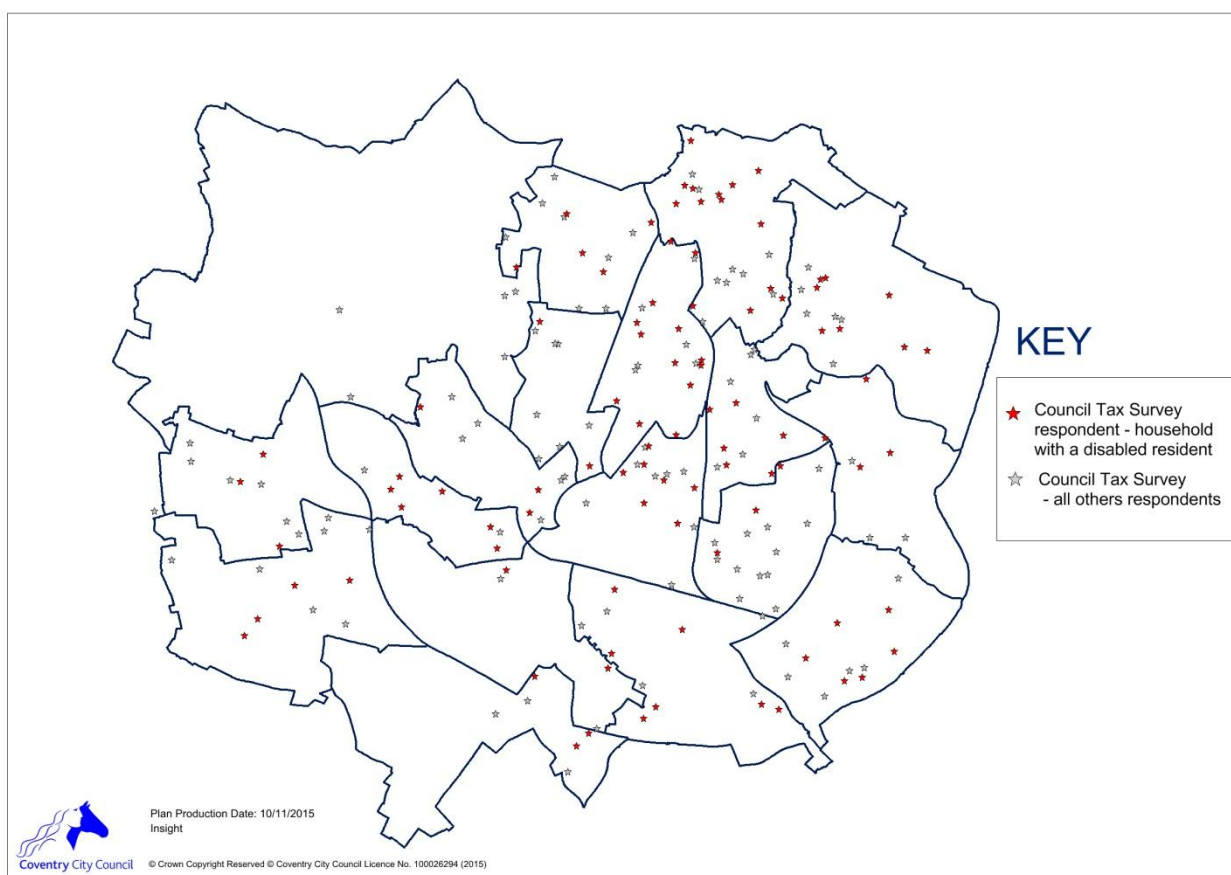
- Respondents were asked how the impacts could be lessened. 50 comments referred to the fact that the cuts should be means-tested and a further 48 comments stated that things should stay the same or cuts should be implemented gradually.
- Respondents were asked to give any alternative suggestions to the proposal. A number of respondents suggested the Council should assess the needs of certain groups in making the cuts (50) and in particular should exempt disabled people (17). A number of respondents (31) felt that the Council was absorbing Government cuts and the Council should seek to challenge the cuts instead of implementing the proposals.

- Suggestions from organisations were that the provision of money advice is key and they requested assurances that the recovery process was not overly onerous and distressing.

Who responded?

A total of 422 surveys were submitted. The majority of respondents who completed the survey (400 individuals, 96.15 %) said they were responding as residents of Coventry.

233 respondents supplied their full postcode and from this, it was possible to map their location and 20 provided partial postcodes and we were able to map their approximate location.



8 responses were received from representatives of organisations operating in the city.

Overall Impact of the Proposed Scheme

All Survey Responses

All comments were themed, some comments covered more than one theme therefore it is not possible to look at individual themes as percentages of the total comments received. The top level percentage (i.e. split between those comments that are negative and those that are positive) is provided but it must be remembered that it is not a percentage of respondents but a percentage of the number of times a theme was mentioned.

83% of themes within comments made reflected that the proposal would have a negative impact, the severity of the impact ranged from not being able to afford to eat or pay bills, to having to think about working as it wasn't worth it, to having to make some changes to lifestyle. It was recognised by a number of respondents that the hardship they would face due to the proposal will be in addition to the impact of other welfare related cuts.

As someone unable to work on a low fixed income being charged this 15% minimum payment would mean the difference between being able to afford to eat on some days, and not.

We are struggling to cope on benefits as it is, my husband is disabled and I am his carer so we don't get much to live on, this would just add to our financial difficulties.

All groups of vulnerable people have their own problems we are all just scraping by and to be denied council tax support could be a trigger for increased depression/upsurge in criminal activity -eg shoplifting fraud etc and suicide attempts

17% of themes within comments reflected that the proposal would not have any impact on them.

I will not be affected as I currently pay full council tax

Even though respondents, who were not in receipt of support, recognised that they would not have an impact, a number had views that the proposal was unfair and that it would be unachievable due to issues in collection rates.

It will not affect me directly as I pay full council tax myself. However, it will affect many people who I meet in my work and I know it will have a dreadful effect on the poorest in our society both those in (low paid) work and those on benefits as they are struggling to manage their most essential needs as it is. This will only lead to more debt, more stress and probably more illness as a result. I doubt it will be effective in many cases in increasing council revenues as the council cannot get from people what they have not got.

It wouldn't affect me but I believe it to be a wrong choice

Those respondents that were in support of the proposal, 22 respondents in total, stated that they think it's only fair that everyone pays council tax and even some in receipt of council tax support were in support of the proposal if it meant other public services were not affected.

"I think, with a few tweaks, I could manage to make this payment. Which, I am more than happy to make if it means we keep services such as the Library".

"I think it would be a GOOD IDEA for people to contribute towards their Council Tax. We have been very lucky to have had our full Council Tax paid for us in the past, now I feel it's time we started paying something back. I work Part-Time and I'm in receipt of other benefits, but I would be more than willing to pay a monthly amount towards my Council Tax."

A number of respondents felt that the Council was absorbing Government cuts and the Council should seek to challenge the cuts instead of implementing the proposals.

“The councils should take this fight to the government with the backing of the people instead of rolling over and accepting every edict that cascades down from them. Councils are there to represent the community not to be conduits of oppression. You have already prompted an answer to the question in your synopsis whereby you stated any help that one particular group has over another will detrimentally affect the group that receives no help with larger contributions so a decreased rate for all would ostensibly be the fairer choice, or lesser of evils.”

Impact on Survey Respondents Currently Receiving Council Tax Support

91% of themes within the comments made from respondents who currently receive either partial or full council tax support stated that the proposal would have a negative impact.

Concerns that were raised ranged from being financially stretched, worries about ramifications of other welfare cuts to a real concern that in the case of 3 respondents that they might become homeless as a result of the proposal.

“As I’m already having problems paying my bills, this would increase my money problems and push me further into debt and I would be forced into using food banks so that me and my child would be able to eat.”

“I struggle enough as it is i can only just manage to pay my bills and i am on debt already and also I will become homeless if i have to pay for anything else “

Another concern raised was from the point of view of carers being disproportionately affected.

“This will put added pressure on me. I am a full time carer for my disabled wife and disabled son. We have already, like the council, seen cuts to our much needed benefits so to take more from us will impact us hard. I don’t think it is fair for the disabled and their carers to have this added extra money to find when we have no way of changing our situation. I, as a carer cannot go out and find a job, likewise my disabled wife cannot go out and find a job either. We have no way of improving our situation to improve our income to meet this added council tax bill”.

9% of themes within comments made by respondents that receive council tax support stated that it wouldn’t make an impact on them and accepted that changes had to happen.

I would be able to afford and think it fair that I pay 15% of the council tax payment”

“Let’s face it who does like losing money from disability benefits. I realise that times are changing and I do believe that we will all have to pay a contribution.”

Organisational Survey Responses

Responses from representatives from organisations (8) all felt that the introduction of the proposal would have negative impacts

“In broad terms our professional experience tells us that a reduction of 15% in council tax support across the board will lead to an increase in those who can pay but won’t (possibly they

think it isn't fair), an increase in those who can't pay and won't (because their previous entitlement to a means-tested benefit proves they can't afford to pay more) and an increase in 'confused non-payers' (those who don't understand they have become liable for a CT bill they were not previously liable for, despite their financial circumstances not having improved."

Further feedback from stakeholder events highlighted the issue that a lot of people currently in receipt of Council Tax support did not fully understand the implications the proposal would have and how it would affect them and had chosen to not engage with the consultation process.

Overall Findings

Localised Council Tax Support Scheme Consultation

Q1: How are you responding to this survey?

As a Coventry resident	402	96%
Don't live in Coventry but owns a property	4	1%
As a representative of an organisation operating in the city	8	2%
Other	8	2%

Organisation	Number of respondents
Citizen Advice	1
Crisis	1
WM housing	1
Coventry Jesus Centre	1
Coventry Independent Advice Service	2
CCC	1
Other	1
Total	8

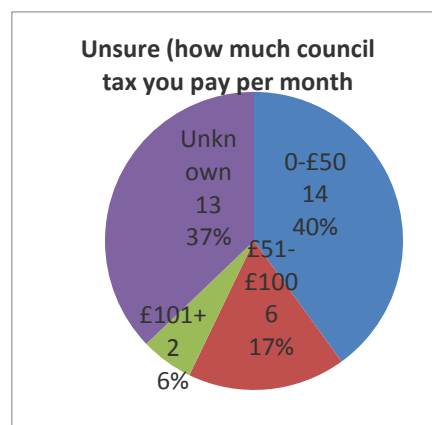
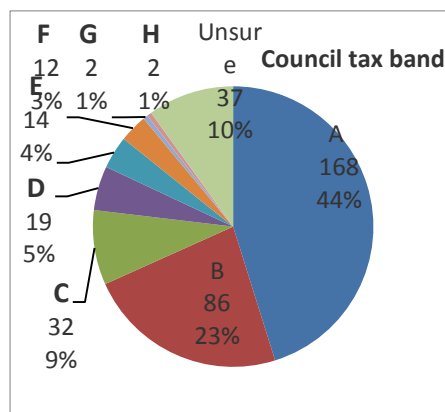
Q2: Are you responsible for council tax payments at more than one property in Coventry?

answered question	373
skipped question	49



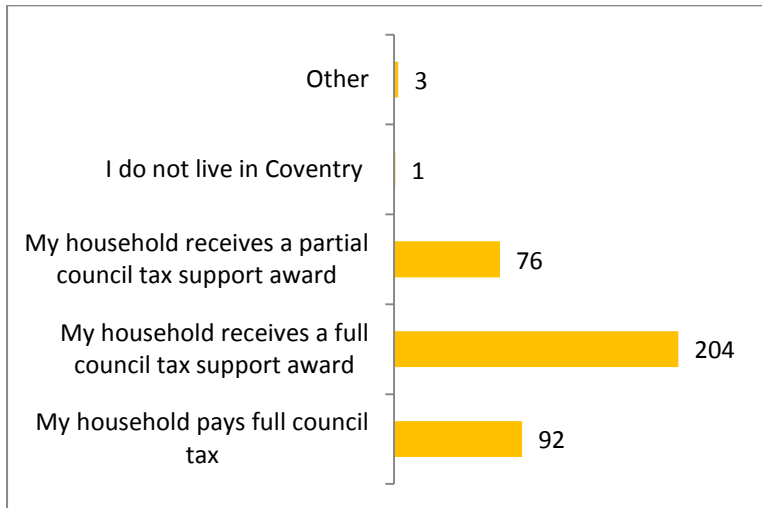
Q3: Which council tax band is your property in?

answered question	372
skipped question	50



Q4: Which of the following statements best describes your circumstances with regard to council tax payments for the property you live in?

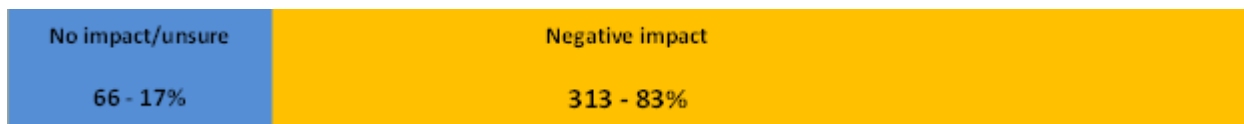
answered question	376
skipped question	46



Q5: Can you tell us how the proposed preferred option of a 15% minimum payment would affect you?

answered question	261
skipped question	161

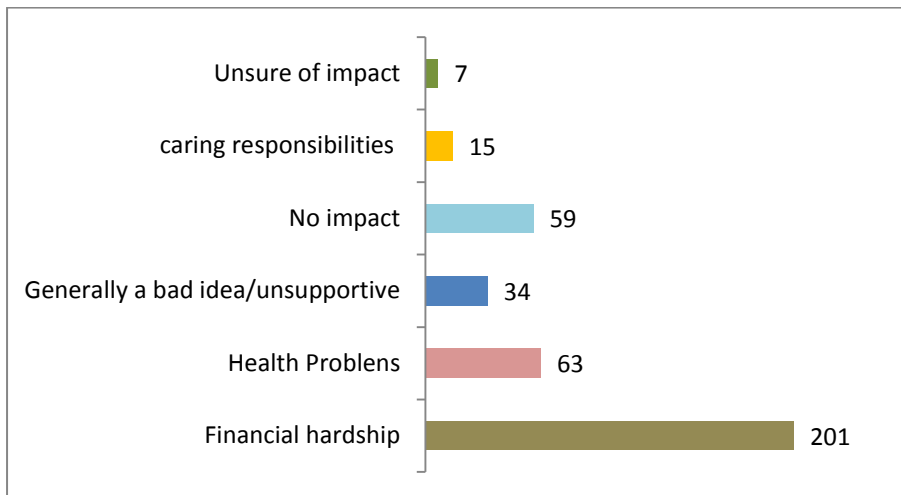
All respondents



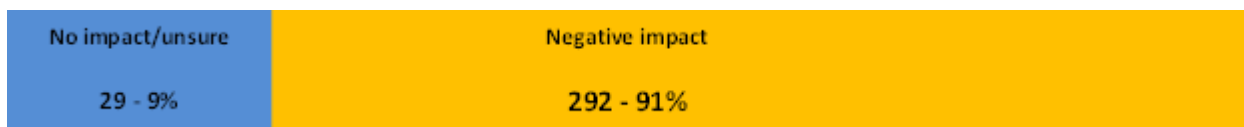
The comments were themed according to the following categories. The numbers shown are the number of times the theme was mentioned.

Financial hardship was the most cited impact, followed by health impacts.

Perceived Impact of a 15% Minimum Payment (All respondents)



Respondents who Receive Council Tax Support

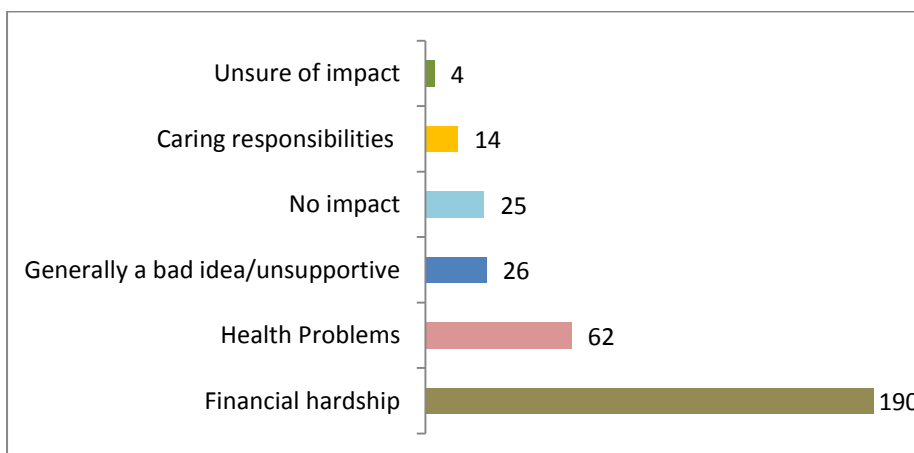


More respondents stated that the impact of the proposal would result in negative impacts.

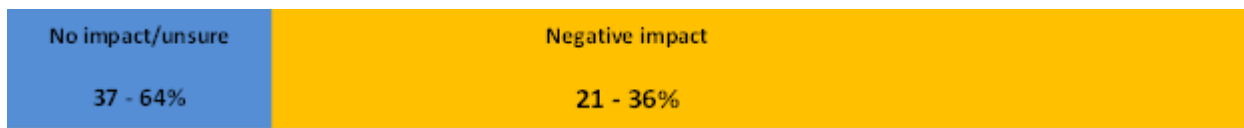
Financial hardship was the most cited impact, followed by health impacts

A large number of respondents that currently receive support stated that it would negatively impact on their ability to carry out their caring responsibilities.

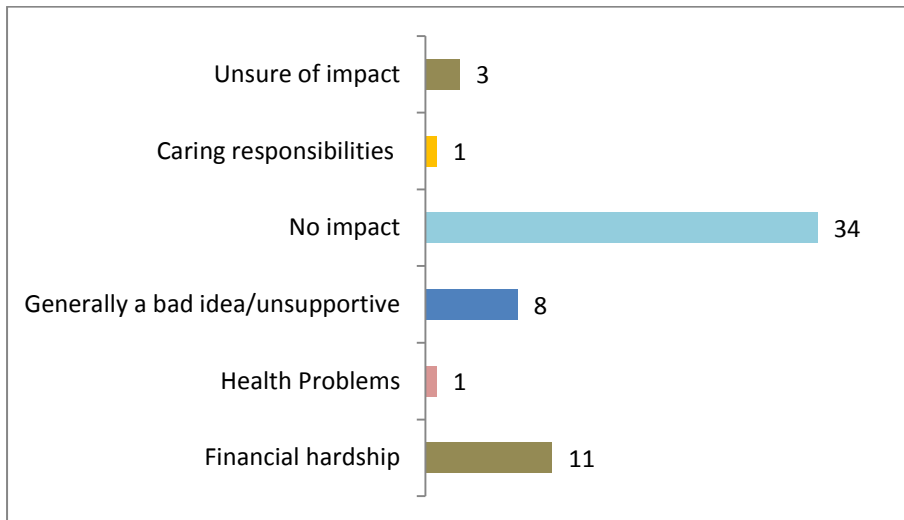
Perceived Impact of a 15% Minimum Payment (Council Tax Support)



Respondents who do not receive any Council Tax Support



Unsurprisingly the majority of comments related to the fact they would not feel any impact from the proposal.



Comments made relating to each theme. These are taken from all respondents irrespective of whether they receive Council Tax Support or not.

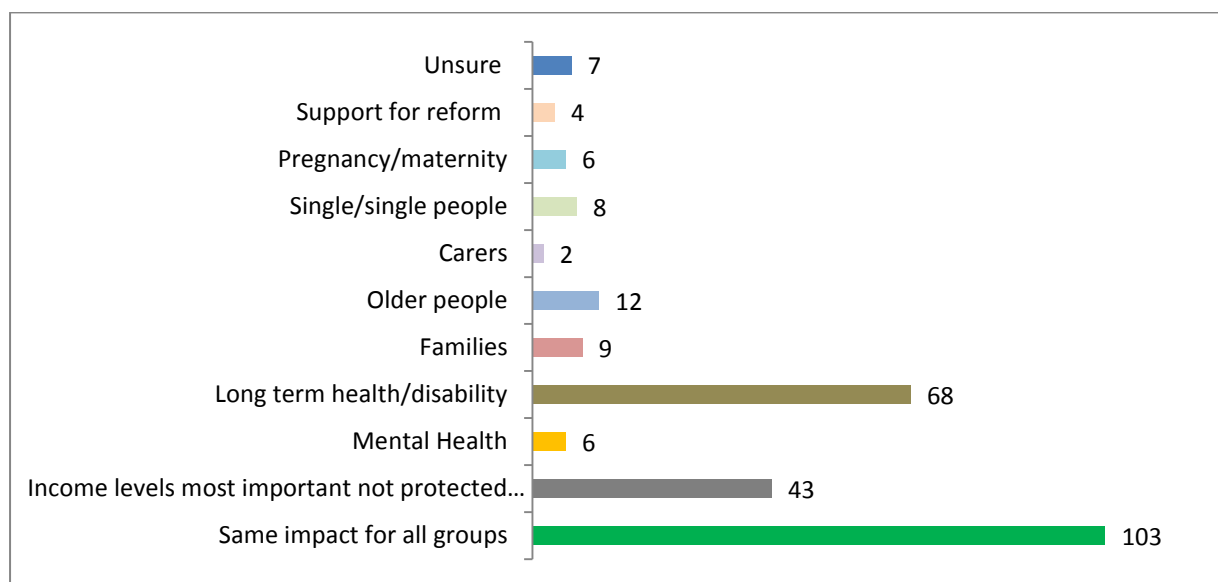
Financial hardship	I don't mind having to pay 15% of my council tax but I do worry that if the government cut my benefit that I may struggle to pay any of my bills including any council tax that I may have to pay!!!
	As someone unable to work on a low fixed income being charged this 15% minimum payment would mean the difference between being able to afford to eat on some days, and not.
	Mentally, physically and emotionally and most of all financially. I am on a low income that is being squeezed with the cost of living e.g. food, gas and electricity, running a home, etc. This proposal would affect whether I can have my heating on to keep warm and dry my clothes. To buy food and to keep well. My income cannot stretch any further; I am struggling financially as it is. This has not been helped by the freeze in tax credits. The stress of not being able to find this extra money I believe would be detrimental to whether I would still have a roof over my head as I wouldn't be able to afford to live here. Loosing council tax support by 15% would be very unfair on people on low income like myself
	I am on a low income i work part time , however the 15% payment was

	introduced it would stretch my budget however I can see it would help and makes sense generally
Generally a bad idea/unsupportive	It would not affect me personally at the moment but I am concerned about the impact it would have on poverty in the city. I feel that this would be a return to the days of the 'poll tax' and result in increased levels of non-payment, costs of collection and (inevitably) the poorest paying more through the use of fines and other penalties.
	I work 16 hrs. per week and have 3 children. I can hardly afford my rent let alone pay council tax - the police look down on people from low incomes and council house tenants so never help us or treat us fairly when we need help..... Why should I pay for that?
	"I am a home owner, due to a spinal injury I can no longer work. At this moment in time I receive full council tax reward. If I was made to a percentage towards this benefit I would struggle as I only receive a percentage payment towards my mortgage and I still have to pay the bigger sum to my mortgage lender out of my benefits that I receive. The irony of this is if I was in rented accommodation I would not be paying anything towards my rent at all or a very small contribution and this would be costing the council more. I have worked for 30 years and have never claimed anything until now."
Health Problems	I am currently receiving ESA as a long term sufferer of mental health problems I only just have enough money each fortnight to get by on. Financial instability is a major contribution to my depression and the threat of destitution has in the past directly contributed to suicide attempts. Taking a large chunk of my sea would be a disaster for my health & wellbeing.
	"I am totally dependent upon state Benefits due to health problems To contribute I shall deduct 10% from my food budget to cover this cost"
	"I myself claim ESA, I am in the Support Group (the most severe category). I am too ill to move home, it would be too damaging to my health to move, therefore I must pay the bedroom tax. Another added tax, Council Tax, seems a step too far, thus at the very least people paying the bedroom tax should not need to pay any Council Tax if they are disabled (or claiming ESA and other similar benefits regarding sickness). Penalising poor people is a false economy. The humanitarian damage you cause, with the attendant extra costs, will likely be equal to or greater than any supposed savings regarding asking poor people to pay their Council Tax"
	I have mental health issues this puts more pressure on me like the

	bedroom tax
No impact	"Obviously I'd have to pay towards council tax whereas now I get total council tax benefit It would be the best option & I would not object to this change It would not leave me with too little money to live on "
	This proposal would not really affect me, financially. Council Tax Support in my opinion, is set to high, and should target couples that would earn more than single families.
	I am on a low income i work part time , however the 15% payment was introduced it would stretch my budget however I can see it would help and makes sense generally
	it wouldn't affect me that much
Caring Responsibilities	Well I'm a full time carer for my husband who is a triple amputee. I only get 62 pound a week carers allowance
	I'm a single parent with 2 children 13 and 16 years of age. My son has adhd and autism and is the 16 year old, I'm also his sole carer and as such do not work, so am in receipt of several benefits to help and me and my family. I understand that changes have to be made due to cuts, but don't understand certain things. I get the money off my benefits from yourselves and will then have to pay some off it back to cover the charges for council tax
	I get carers allowance a small amount of income support and partial housing benefit. I don't have any money to spare. It would not affect me as i couldn't pay it !
	as I am a carer for my son and have 2 other children any amount would have an impact on me so I would go for no payment or very minimum payment to council tax as I get income support carers allowance and child benefit
Unsure of impact	I'm not sure but I think it means an increase for me
	we all need to know the answer whether or not single person discount will still remain - i do not know if it will affect until I know -it will still be a bill to worry about
	I am not sure how this will affect us as I cannot make a comment. I am an individual with learning disabilities and find it had to know exactly what this means to me. It would probably mean that we would have to set up the council tax by direct debit again having hundreds of pounds go out of our account and into other people's pockets!

Q6: What impact do you think the proposal could have for different groups of people (please consider age, disability, gender reassignment, pregnancy and maternity, race/ethnicity, religion and belief, sex/gender, and sexual orientation)?

answered question	228
skipped question	194



Most respondents stated that they thought the impact would be the same for all protected groups, a number of respondents pointed to the fact that the impact of the proposal will depend on the household financial circumstances.

Support for reform	I think I am the most vulnerable person, £3 will not too much negative impact on my live.
	PEOPLE SHOULD PAY IF THEY CAN AFFORD IT
Pregnancy/maternity	I am a mother as well so I know that there is definitely an increase in outgoings when you are pregnant and on maternity due to health supplements and other pain reliever equipment or tablets to ease the discomfort which is privately funded and not received from the government. I cannot imagine or foresee the impact from rest of the other groups especially on the religion aspect as we do not give money to church as a compulsory contribution compared to other denominations."
Single/young people	I feel those who are under 25 will be particularly affected as they receive a lower amount of JSA/ IS etc, however still have the same living costs as those over 25.
	I'm on Employment Support Allowance (Work Related Activity Group) and I am finding work which is capable to me and if this new proposal

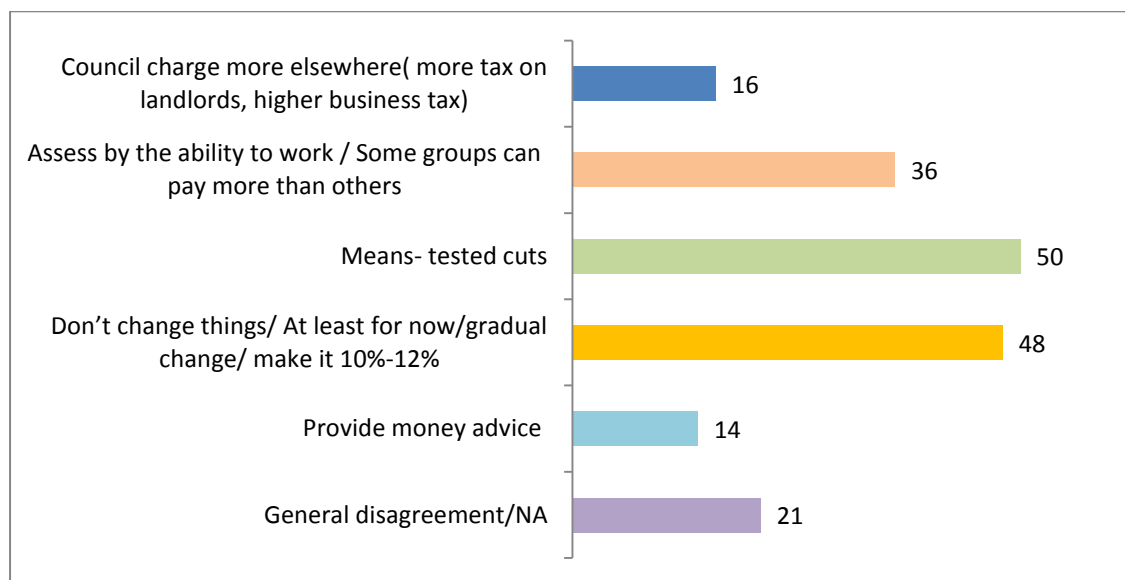
	does come into effect this would make me short of money, as I'm a Single Person living on my own. This could make people more vulnerable of going out stealing food or other means to make ends meet and to put food on their table.
Carers	I think the only impact would be for disabled people and children and full time carers. Who can't work. All other people can and also have a choice to get pregnant so that and race and Sex etc should not even be a question. Other people have choices. People with disabilities and carers don't.
Older people	SOME HOUSEHOLDS CAN EASILY AFFORD THIS, BUT THE MOST EFFECTED WILL USUALLY BE THE SINGLE PERSON, DISABLED OR OLDER PERSONS 50+ HOUSEHOLD, WITH ONLY ONE INCOME OR SET AMOUNT BENEFITS THEY WILL BE THE MOST DISADVANTAGED
	"Older/disabled people would not be able to afford gas or electric or food so would become increasingly vulnerable."
Families	People with families would have either to not pay or to move to smaller/less inhabitable houses thus making their living conditions even less acceptable, for them and for their children.
	will hit zero hour contract people on minimum wage and young families the most, pensioners are protected and disabled people have extra funds.
Long term health/disability	I think people on lowest pay would struggle as would disabled and people unable to work due to ill health and pensioners.
	It's the people on the lowest incomes who will be most severely affected. Disabled and sick people do NOT have employment equality because employers have a large enough pool of applicants that they can simply ignore all applications from the disabled. True equality would mean that disabled/sick status would not have to be disclosed on an application form.
	"I think that vulnerable groups should be protected from paying ctax under this proposal. That is because the extra money they receive is for their care needs and also they do not have the prospects of getting themselves out of the benefit system to a better standard of income as it very difficult to get a job let alone well paid job when you have a disability.
	People on jsa are normally only on benefits short term but people on disabled benefits have lifelong conditions that mean they have no choice but to survive on benefits and to have to face paying ctax now would long term cause greater poverty "

	It would affect all who get benefit now on full amount. i don't think people would be able to live on less money. I don't think they think who it would affect children and disabled and the elderly.
Mental Health	it will make my mental health worse due to already worrying out money
	The pressure would affect people's health and in particular their mental health. This would lead to an increase on pressure on other services especially when cuts to child and working tax credits are introduced in April 2016. People will simply not have enough money to live on.
Income levels most important not protected characteristics	I think all of these factors are irrelevant, it is all to do with an amount of income, although if you have increased daily living costs with ill-health, then will have an even heavier impact because it will reduce this group's already low disposable income.
	Equality and diversity is an important factor but I think that in the case regarding income what should be more important is bringing the gap between the poor and the rich more closer. The poor are always affected when it comes to money. Poverty does not discriminate when it comes to gender, age, disability, pregnancy, race, religion or sexual orientation. Poverty affects a human being regardless of race, colour, age or disability.
	Depends on Individual circumstances
	I thought this survey was for people with disabilities or age I do not care about anybody's gender or sexual orientation as this does not stop them from working full time except for pregnancy and maternity the other does not stop them from working either
Same impact for all groups	A 15% flat-rate charge would hit all vulnerable groups equally hard.
	"It will have an effect on anyone who currently receives help with their council tax because it will be another bill to pay.
	This will particularly effect people who have received full help for several years who will not be used to having to pay council tax."
	IMPACT WOULD BE BAD FOR ALL GROUPS
	Any changes will cause great hardship to Coventry residence, increasing food banks. etc.
Unsure	don't know
	Unsure

Q7: If you have any suggestions how the impacts can be lessened for particular groups?

answered question	172
skipped question	250

Mitigations



To mitigate the impact of this proposal, the highest number of comments suggested applying means-tested cuts followed by assessing individuals by their ability to work and their level of benefits income.

Respondents also suggested that the Council could raise extra funds by charging higher business rate and charge a landlord tax.

A large number of comments were don't change things or if change is necessary make it a gradual tapered change.

Council charge more elsewhere (more tax on landlords, higher business tax)	INCREASE REVENUE TO COUNCIL TAX BY MAKE LANDLORDS PAY INTO A FUND WHICH WILL OFFSET COSTS OF COUNCIL TAX -CLEAN UP BILLS AND ADMINISTRATION HIGHER FINES FOR LANDLORDS AND THE TENANTS THAT ABUSE THE ENVIRONMENT AND NEIGHBOURS TAKE AWAY FREE PARKING FOR THOSE THAT ABUSE THE BLUE BADGE
	Introducing landlords of student houses who often have Houses in multiple occupations to contribute a minimum 50% of Council tax. The landlords are making money from these lettings so why should they not have to pay for the services which their tenants get. The Council should consider increasing the taxing on higher end properties anything above £350 is a single group. Another group should be created £500k to £999k should pay more and anyone with a house of £1million should pay more which would be more fairer way of looking at it.
	Create a new council tax band with an increase charge for people with more than 2 properties as investments. Treat these people as

	<p>operating a business and tax accordingly. For instance there should be no empty property tax waver for people with investment property.</p> <p>Why don't you use some of the business rates income to subsidise the shortfall or make other cutbacks like support for immigrants.</p>
<p>Assess by the ability to work / Some groups can pay more than others</p>	<p>A more fairer system for everyone why should my 1 bedroom bungalow be the same as a 3 bed house over the road be paying a little more than me when most have more than 1 income coming in Some houses have a few working people living there in several houses</p> <p>I personally think that if people have large families, they have more income due to child benefit that means they have extra income over someone who doesn't have children and therefore, maybe can afford to pay something extra.</p> <p>THOSE EARNING LESS THAN MINIMUM SINGLE PARENTS AND DISABLED PEOPLE SHOULDN'T PAY THIS IF THEY'RE POOR AS IT WILL MAKE IT HARDER FOR THEM TO MAKE ENDS MEET</p>
<p>Means- tested cuts</p>	<p>Base it any liability mostly on income, but also on increased daily living costs like with the disabled and vulnerable.</p> <p>You would need to introduce a means-test or clearly define groups who did not have to pay the charge. Means-testing is costly so a blanket exemption would be cheaper to administer and would also ensure that the most vulnerable were protected.</p> <p>The government sets an amount that is considered that people can exist on financially, which you use to help calculate council tax support. If this existence level was raised in your calculations, you could help and support all groups of low paid vulnerable people.</p>
<p>Don't change things/ At least for now/gradual change/ make it 10%-12%</p>	<p>It probably depends on how aggressively the council intends to pursue non-payment, it could be useful to low income families to make the increase a gradual one so that they have the opportunity to get used to paying an increased amount.</p> <p>It could be introduced on an increasing scale over a few years to give everyone time to adjust their finances by small increments</p> <p>Do not implement any changes; don't add more money worries to families (or any other groups) who already have dire money problems. If you are going to implement the changes then also add a fund or extenuating circumstance application and allow people to prove they can't afford it because I know (seeing as I recently did a form for housing benefit) that the money coming into my household is already less than what is going out.</p>
<p>Provide money advice</p>	<p>The city council must work on mitigation activities with local third sector organisations ensuring targeted advice and guidance is made available to those who need it in the areas of : money advice, debt advice, income maximisation advice, information about saving money of energy and water bills etc. The city council must also work with interested parties on making the debt recovery process less harsh. Previously geared to dealing with those it felt did not want to pay it must be re-shaped to deal with those who cannot pay.</p> <p>Help with budgeting being made available for those who struggle How to make savings e.g. food shopping, buying in charity shops and second hand furniture/ white goods If you don't have the</p>

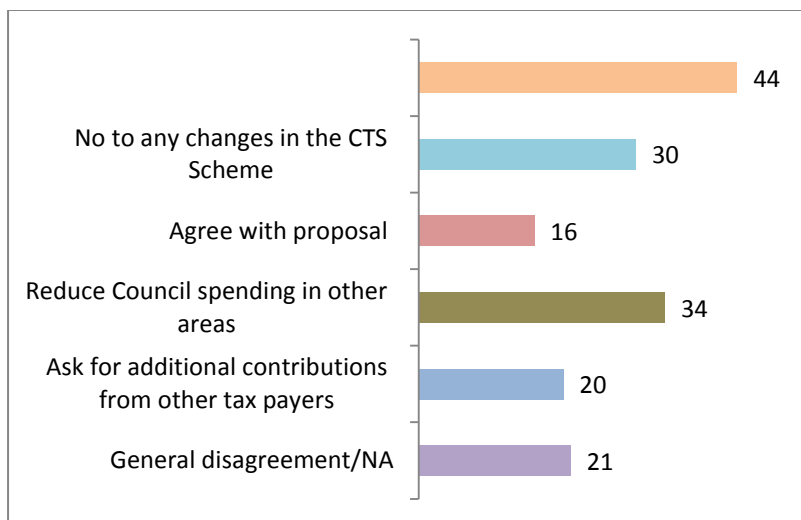
	money for something save up until you have -don't take loans
	Money advice for those who will be impacted and maybe the option to have payments taken direct from their JSA/IS/ESA - those on welfare benefits may not have an account whereby they can have a direct debit. They may struggle with prioritising.
	can there be a lesser summons charge it seems the debt will grow when they cannot pay due to being on benefits
General disagreement/NA	I thought this was supposed to be a Labour council and I feel the leader elected recently (Jeremy Corbyn) would not want the council to just pass on the Tory cuts or be governed by Tory government policies. He was elected to oppose these and the council should be doing the same.
	Tell the conservative government to cut back on bankers bonuses,
	I think Council Tax should be abolished altogether as rents and mortgages are too high likewise other bills already. Services for council tax are diabolical eg roads are bad bins not emptied regularly. No policemen in sight when you need 1 etc Too many migrants here for another thing We all need some extra money ourselves so council tax should be abolished

Q8: If you have any other comments on the current proposal and/or would like to make alternative suggestions?

answered question	163
skipped question	259

A large number of comments were made that the proposal needs to be implemented fairly and that each case needed to be looked on an individual basis also a high number (17) of which mentioned that disabled people should be exempt.

A number of alternative proposals focused on the fact that the Council should reduce spending in other areas.



The Council should assess the needs of certain groups to ensure it is fair to those in need	exclude disabled groups
	Consider every application on it's own merits giving so many points per item that way every application is treated fairly and that way you can be shown to be a caring council as well instead of a money grabbing one
	disabled people household should remain exempt
	Promote and identify council tax discounts and exemptions, particularly before any enforcement action. Make a hardship fund available and publicise it waive court costs for those on CTS engage better with clients and advisers to negotiate realistic payment arrangements Don't use bailiffs for collection
No to any changes in the CTS Scheme	NO to any change.
	I just wonder how people on benefits are going to pay for it, when they already struggle to pay their rent and other bills, is this not going to cause more financial strain on them. Will this not also cost the council more in the long run, trying to reclaim debts, in court costs, extra staff required to chase the debt, postage and printing costs as well time costs for sending out letters as well as the time to trace residents that move out of the LA area and so on. How does the council plan to finance this? Are they going to cause more stress and workload for their already stretched staff and enforcement team?
	You'll drive more people into poverty
Agree with proposal	I think the council should introduce the 15% with a view to levelling it to 20% over the next few years
	I think that Coventry City Council are right to pass on this cut. If the alternative is to cut services to everyone, including those who actually pay their bill then the city will suffer as a result. The first people to complain when libraries close and schools become academies, etc are those that will probably oppose these cuts, but something has to give and I think that this is the right decision for our city.
	I think it's a good idea, better to have a 15% cut across the board than to discriminate against certain people unfairly e.g working people (by increasing the taper)
	I feel the preferred proposal is ok if advice is offered to those who will be affected.
Reduce the Council spending in other areas	If the council didn't waste all their money on flower displays and other needless things then they wouldn't be penalising the people who need support the most
	Quit spending millions of pounds on unnecessary improvements to the city centre and millions of pounds on an unnecessary move of council buildings and use the money to keep the benefits as they are. Are the council placing all their hopes on student spending to bring its debts back in to the black?
	cut council spending else where
	If the LA stopped wasting OUR TAXES on white elephant projects and maintained properties. All council workers to take a 15% cut in salaries including Councillors expenses it would go a long way to saving money. How many council staff actually live in Coventry and

	spend their salaries back into the city? Their council taxes are not paid back into the Coventry Coffers. Warwick ,Leamington Bedworh and Nuneaton do very nicely out of our local taxes. Employ Coventry residents only
Ask for additional contributions from other tax payers	I note the proposal ignores a group I understand do not pay council tax on properties owned - private landlords -especially student accommodation -amongst this group it is likely some could be significantly less affected by being charged the full council tax on any property rented out currently not billed for Is this not considered as a council tax support scheme? If not then why not? I believe there should be no changes other than considering introducing a minimum scheme for landlord who have students in their properties.
General disagreement/NA	I think the government needs to do something about our wages because if our salary is low the people live in poverty which leads to so many problems and tensions This is a stupid suggestion by very overpaid council leaders. Do we really need a lords mayors car, I think not. You could save money by sending just the one letter about this survey instead of the two I've received so far.

Q9: What is your postcode?

answered question	254
skipped question	168

Q10: Are you..?

answered question	275
skipped question	147

Male	135	32%
Female	140	33%
Skipped	153	35%

Q11: How would you describe your ethnic background?

answered question	268
skipped question	154

White - English/ Welsh/ Scottish/ NI/ British	208	Asian/ Asian British - Other (write in below)	4
White - Irish	9	Black/ Black British - African	8
White - Gypsy or Irish Traveller	1	Black/ Black British - Caribbean	1
White - Other (write in below)	4	Black/ Black British - Other (write in below)	0

Mixed - White & Black Caribbean	1	Arab	1
Mixed - White & Black African	0	Sri Lanka	1
Mixed - White & Asian	3	European	3
Mixed - Other (write in below)	1	Kurd	3
Asian/ Asian British - Indian	11	Afghani	1
Asian/ Asian British - Pakistani	6	Filipino	1
Asian/ Asian British - Bangladeshi	1	Don't wish to say	7
Asian/ Asian British - Chinese	1		

Q12: How old are you?

answered question	276
skipped question	146

Under 16	0
16 - 24	4
25 - 34	42
35 - 44	62
45 - 54	81
55 - 64	82
65 - 74	5
75 - 84	0
85+	0

Q13: Do you consider yourself to be a disabled person?

answered question	269
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No	151	36%
Yes	118	28%
Skipped	153	36%

Q14: Are there any disabled person in your household?

answered question	269
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No	155	37%
Yes	114	27%
Skipped	153	36%

Q15: Are you currently in employment?

answered question | **272**

No	192	45%
Full-time	46	11%
Part-time	34	8%
Skipped	150	36%

Q16: Are you a lone parent?

answered question | **270**

No	207	49%
Yes	63	15%
Skipped	152	36%

Q17: Do you have any children that receive Child Benefit are currently living with you?

answered question | **274**

No	190	45%
Yes	84	20%
Skipped	148	35%

Further analysis from additional customer contacts from customers from telephone contact after the Consultation letter was sent in August 2015.

Many of the calls and emails were regarding the customer not being sure of the charge which applied to them as they were unsure of the band property they lived in.

Some callers were also concerned about different ways to pay as they did not have a bank account and were concerned about setting up direct debits as their benefits are paid in at different times of the month.

Some calls were regarding they had been advised that any changes to the scheme would not affect them as they were on pass-ported benefit –Income Support/Employment Support Allowance. Some customers advised they understood they were exempt if they were classed as disabled

<i>Telephone Calls</i>	<i>Surveys posted</i>	<i>Returned posted Surveys</i>	<i>Advice Given</i>	<i>Completed surveys for the customer</i>
109	65	45	52	4

General comments:

1. *When will I have to start paying?*
2. *Will we still receive the Single person discount?*
3. *Will it affect me as I receive Income Support?*
4. *Will it affect me as I am on ESA and I read I am exempt?*
5. *What band property am I in ?– (a lot of calls about banding –then advised amounts they will have to pay each week)*
6. *Will it still be worth me working?*
7. *Will my DWP Benefits go up to pay the £2.25 per week?*
8. *I think the 15% is fair and not excessive*
9. *The letter has sent me into a panic as I was unsure of the amount I have to pay as I do not know what Band property I live in –once advised was fine with the amounts that would need to be paid*
10. *Can I give you my bank details now?*
11. *When will the charges start now? –advised if the proposal is agreed-April 2016*
12. *As I do not work –I do not pay –will this still be the same?*
13. *I am disabled so cannot work so I am exempt from future charges?*
14. *How much will I have to pay each month?*
15. *Can I pay over 12 months?*
16. *I do not have a bank account*
17. *I do not want to pay by direct debit –what other ways can I pay?*
18. *Can you help me get a job on Britain’s got Talent?*

Council Tax Support Stakeholder Event - 02.10.2015

This event gave the opportunity for issues to be raised and discussed regarding the impact the proposed scheme will have on vulnerable groups of people in Coventry.

A concern raised was whether the people affected would understand the impact the changes will have upon them in line with other welfare reform changes. A particular concern was about the best way to communicate any future changes as many affected may not pay attention to a letter from the Council.

Other concerns were raised about potential impacts on those affected:

- Health and wellbeing
- People eating less
- People not being able to afford to heat their homes

It was suggested that the Council should understand the combined impacts of this proposal alongside other welfare reforms. Does the Council have the time and resources to deal with recovery action, as the numbers needed will be much larger than at present. CAB cited national evidence that their largest requests for information/help regarded Council Tax debts and that a number of people looked to pay day loans to pay these debts therefore further increasing the cycle of debt.

Suggested mitigations included early support to those affected to prepare for the change e.g. money advice, to consider implementation of a hardship fund.

Drop-in sessions

We held 9 pop up sessions across the city – It was difficult to engage with the public and the attendance was low. During the sessions at the pop up shops it was very difficult to engage with customers even when they were waiting to see somebody regarding money advice. They did not want to participate in the survey and declined any advice about the proposal. Customers advised they had torn the letters up or did not fully understand what the impact would be.

Pop up Shop Attendance	Numbers Attended	Surveys Completed
John White Centre	1	0
Radford Community Centre	2	2
Foleshill Indian Community Centre	1	1
Tile Hill library	1	1
Arena Park Library - Holbrooks	8	7
Moathouse Community Centre	0	0
Job Shop –Bull Yard	1	1
Bell Green Library	2	1
Hagard Centre	2	0
Citizens Advice Centre	4	3

Stakeholder Event Enforcement 13.10.2015 –Council House

The purpose of the meeting was to address and discuss any issues and concerns from representatives from both groups in relation to potential changes to the Council Tax Support scheme.

There is potential for just over 17,000 council tax customers, who have had no council tax to pay before to be issued with a demand in March requiring them to make payment.

The council tax department and advice agencies both agreed that those people who are going to be affected, probably know nothing about the potential changes and impact it will have on them. Even though letters were issued, pop up shops were organised, posters advertising these were displayed in the venues and other areas turnout was extremely low. The advice agencies recommended that we bombard customers with messages using different forms of communication once the final decision is made. The advice agencies also promised to pass the message on to all customers who use their services going forward, as a way of getting the message 'out there'.

We also discussed enforcement of accounts where the customer does not engage with us and does not make payment as required on their bill. The advice agencies asked us to look at sending more recovery letters in order to give them customer more time to make payment before we issue a summons. They also asked us to be more lenient when customers who have been affected and had their accounts passed to the Enforcement Agents.

The advice agencies have also asked if we can look at issuing payment cards as a lot of these customers will already be using pay- points in order to pay some of their other bills.