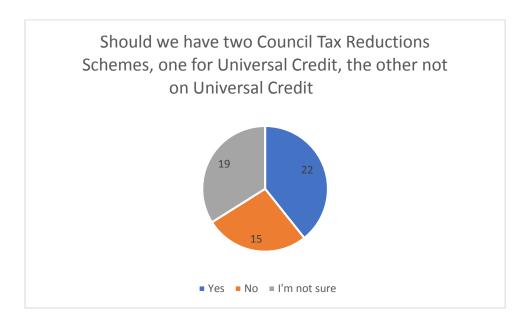
Should we continue to have two Council Tax Reduction schemes for workingage people, one for households that receive Universal Credit and one for households that receive 'legacy' benefits?

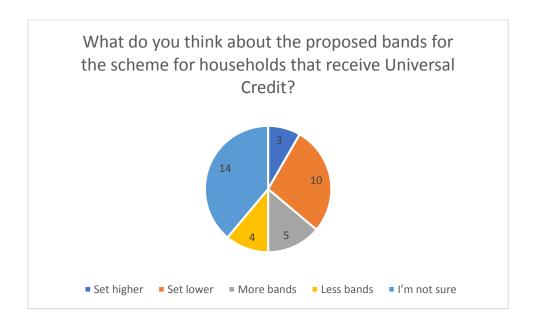


- All council tax categories should be reviewed.
- I strongly support the council providing significant support for people and households on low incomes, including having £0 due at the lowest level. I am unclear if that is best implemented by one scheme or by two schemes. I would have preferred this survey include comments / recommendations from campaign groups highlight pros / cons of alternatives so I can make a more informed comment.
- No
- Not know wot that is I esa and pip
- i don't know what legacy benefits means
- A single system would be easier to implement and understand.
- Everyone should be treated equally
- Have not understood completely and would like to have more of explanation.
- Generally I found the council tax unfairly banded. Some houses with 4 bedroom tenant is paying less council tax than a 3 bed room house. Since we receive same services would it be not better to tax every househould the same. Either by number people living in it or each house. I believe the council tax should be equally shared by the owner and tenant. It is very unfair to dumb it to the tenant. Since the owner is benefitting from the house price increase. Stop penalising working class people with for higher council tax. (Stop taxing so much, council tax, payslip tax, vat tax, food tax, petrol tax,

stamp duty tax, road tax, car tax and on an on...) The house owners should also participate in council tax maybe 50%. Why does the tenant has to pay all the council tax bill?

- I believe simplification is the best option so one system would seem sensible
- There will be many people in low paid work who will be struggling and need help due to cost of living issues
- People who work are underprivileged work should be encouraged
- No idea what legacy benefits is..... this would imply to me that people are on benefits forever, surely the idea is to get people off benefits and working.
 Assume this is those with genuine disabilities.
- I have recently moved to this Country and Area. i was not given the Council Tax rebate just because i got my house on the 9th April. which seems unfair.
- I struggle to understand this as I have no experience of Universal Credit.
- The most fair system should be applied for all.
- Your arguments are reasonable
- Maybe some reductions not depending on received benefits
- Pensionable age
- Heavy burden for working people, good to have council tax reduction
- no
- Everyone should pay the same.

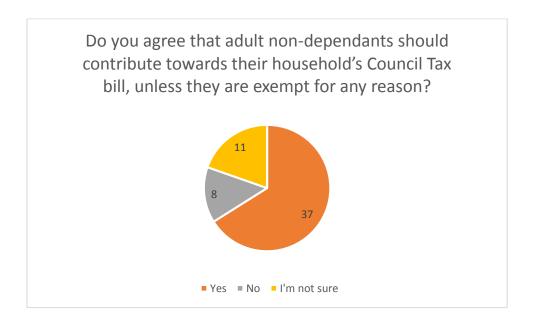
What do you think about the proposed bands for the scheme for households that receive Universal Credit?



- Too many people get reductions in council tax. How about pensioners!
- While broadly positive, I have two concerns: first, as someone in a fortunate position with good income, I am not sure I fully appreciate if the bands are set well, or should be adjusted. I would look for guidance from others on that. Second, I think some of these steps show an increase comparable to the minimum hourly wage. It would be preferable for a more gradual scheme so that extra earnings never lead to lower income after tax. I guess that is too complex to implement in this situation?
- I think it's important to minimize work and uncertainty here. Maybe giving
 people a grace period before they have to 'declare' a change in income would
 help? I am thinking of weekly-paid employees who might earn more in a fiveweek month, for example.
- If what you are suggesting is that Earnings of £657.56 and above: Make a Full contribution of monthly council tax payments, then this is wrong and appears that you have not wholly taken on the increasing costs of living. I live in social housing (rent increases every year) this comes to £430 pm. How do you expect someone to afford to pay full contribution given that there are other bills to pay on top of this? They wouldn't even be able to afford to eat! It would be another example of the divide between rich and poor in Cambridge!
- i'm not sure the money is spent wisely by the council
- No

- As previously stated would like to get more detailed information as did not understood completely.
- There shouldn't be so many bands. Fair taxing for everyone please. (council tax for house owners and council tax for tenants)
- Those who rely on Universal Credit really should be rated as low as it is
 possible to be, balancing this with a little more from a lot more households in
 the middle and upper llevels
- The cost of living crisis is making it impossible for people on low incomes to survive
- I think the bands seem. to offer a good option of contributions versus not having to recalculate too often.
- No idea how the Universal credits work.
- Families with Single person earning are struggling for example i need to pay 200 pounds per month and take care of my wife and Daughter
- We got rid of lower bands years ago which didn't benefit poorer people, restoring them would be a fairer thing for society.
- I have read the information about this but I'm not sure what you are referring to
- Bands set based on what type of accommodation it is, owned or rented.
- no
- People should be encouraged to work.

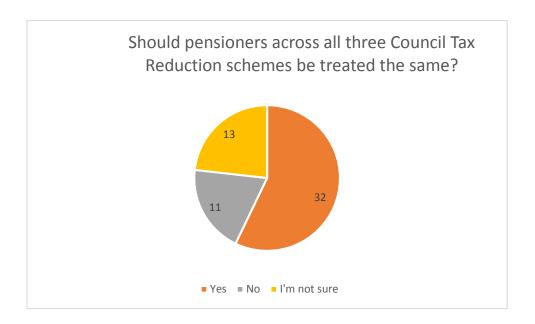
<u>Do you agree that adult non-dependants should contribute towards their</u> household's Council Tax bill, unless they are exempt for any reason?



- The concern I have is that this is very difficult to enforce, so it becomes a tax on the honest.
- No
- They receive the same service as other residents
- Any adult non-dependant leaving in a household should participate as they should have job, except if exempt.
- The Adlut non-dependants still benefit from the services, and should/must expect to contribute to the services provided.
- Where ND's have no deduction applied to CTR/HB if they are on ESA + the support group, i think this should be the same for UC CTR when ND's are on UC including the LCWRA as this is the same benefit. However, i believe on the UC CTR scheme we still deduct a ND unless the claimant/ND is in receipt of PIP.
- if they are non-dependant, they are working? So yes they should.
- i am not aware of adult non-dependants
- I'm not sure what is meant by contribute, would this be a increase in the
 overall amount, or allowing reductions when there is only one working person
 in a household, so the same discount would be applied if only one person
 occupies a property.
- I am concerned about the impact on non-dependent pensioners who slightly miss criteria for additional benefit eg. Pension credit.

- Whoever is capable of in economic condition should contribute to help those in need of help.
- no

Should pensioners across all three Council Tax Reduction schemes be treated the same? Currently, pensioners in a household that receives Universal Credit do not contribute towards Council Tax, but otherwise they do.

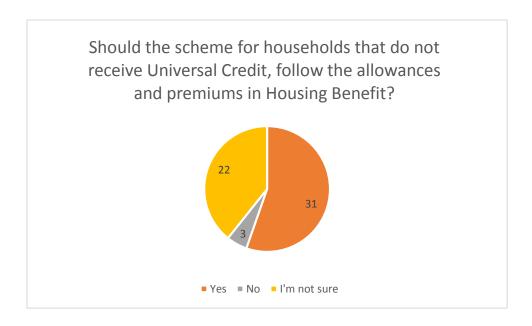


- why should pensioners pay Council Tax. They have done it for so long and struggle with all the other costs.
- As a principle I would look for equitable treatment of people with similar income, irrespective of the kinds of benefit they are due.
- The system should be fair and consistent for all pensioners.
- we should all be equal
- No
- Extra help is always a good policy and as long is granted to who needs/apply for it that is not always the case, and, not to who wants it but does not try to/does anything to deserve it. nything
- If the question wouldn't be so complicated formulated, I could answer it correctly.
- Appreciating that this calls for considerable adjustment, if you are in receipt
 of a bigger income, then it is only right that you pay accordingly
- It is unfair if different schemes do different things
- Many pensioners are comfortably off hence able and often willing to contribute to council financing
- I think they should be treated the same as UC where they have the ND deduction as a flat rate otherwise tenants get confused with differing rules.....

they are already confused by the fact their UC comes from DWP and their CTR comes from the council and their child benefit comes from HMRC, their rent is paid to their landlord but then sometimes its short, one month ctax is low the next its high! Lets give them some more simplicity and have the same rules as UC!

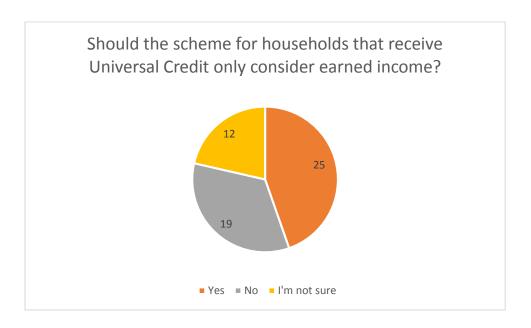
- Makes little sense to give credit on the one hand and at the same time tax said credit, when tax exemption is a benefit targeting the same group. But the argument for this survey is these two benefits "did not work well together".
 Policy makers should know better.
- It should depend on their income some have huge pensions, some don't...
- All pensioners should receive a discount
- I don't have enough information to judge.
- No.

Should the scheme for households that do not receive Universal Credit follow the allowances and premiums in Housing Benefit? If Yes, Council Tax Reduction would be treated the same way as Housing Benefit when a household's circumstances change.



- As above, the current mix of benefits is complex. I would encourage the council to set out general principles that this scheme aims to provide.
- Running two systems seems a recipe for confusion: provided nobody is disadvantaged, it makes sense to do it all the same way,
- Again need to be explained better about all this schemes
- A little of the 'Levelling up' policy should be applied, as in 11, and 12, All Council taxes should be pro-rata to income
- I don't really understand this question. as I don't know enough about the schemes.
- very poorly worded question
- This would make sense, if we change the new CTR scheme and think its working well why would we not change the old one too...?
- If the intention is to consolidate "legacy" benefits, than inheriting reasonable features is a good idea.
- i would need more information on this
- I don't understand them enough to comment
- I do not have enough information to answer this question
- no

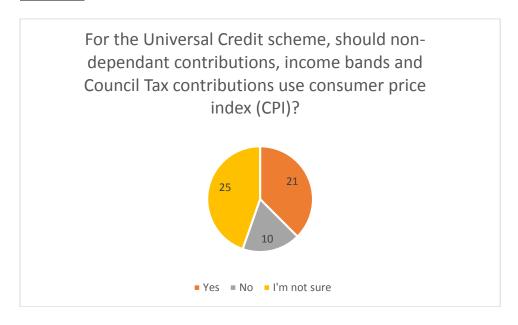
Should the scheme for households that receive Universal Credit only consider earned income? If Yes, Council Tax Reduction would change in similar ways to Universal Credit



- Again, multiple schemes is a recipe for confusion. It's also cheaper to have a consistent scheme.
- people who have a state pension still have to pay
- Benefits should always consider earned incomings and what is acceptable expenses.
- The rating would still apply pro-rata
- Benefits aren't really income and shouldn't be treated as such because all benefits are well below the national minimum wage
- Surely savings etc should be taken into account if the reduction of contribution is because people have insufficient funds. I may not earn a lot but have savings is a different position to no savings and not earning a lot.
- Because wages are so poor
- i am not sure what other income we take into account other than earnings?!
- Compounding Universal Credit into the income for purposes of Tax Reduction only obfuscates calculations. See answer to 12.
- Should consider ALL income
- I can't imagine many people on universal credit have many stocks and bonds.
- All income should be considered but brackets set in reasonable places to reflect this.

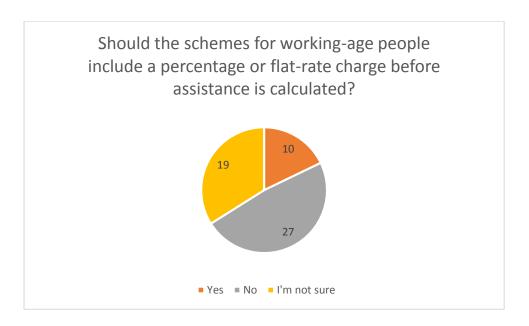
- UC is kind of an income, if a working single parent earns £1200 pcm, and another earns £700 plus gets £700 UC.... why should one pay full CTax another, despite more money coming in, pay less CTax.
- no

For the scheme for households that receive Universal Credit, should nondependant contributions, income bands and Council Tax contributions reflect the consumer price index (CPI)? If Yes, the CPI from September each year would be used from the following April. This would add certainty to the scheme.



- It should include CPI, but ideally a double lock of income and CPI (selecting between them to pick the lowest amount due from people with low incomes)
- Inflation is very high at the moment and large discount may be unaffordable
- I'd rather they grew in proportion to Council Tax levels.
- The CPI is completely out of touch with realistic finances of everyday people.
- Need more detailed information.
- Common sense to have a strategy and pricing that relates to a none-political scale.
- I don't know what this means
- Difficult to understand what is being suggested and what the implications would be
- i am assuming this would mean people would have to pay more each year?
- costs are rising massively, universal credit/council tax should reflect the greater costs households have to bear.
- I have no idea how this would work.
- No.

Should the schemes for working-age people include a percentage or flat-rate charge before assistance is calculated? A £2-per-week charge could reduce the cost of running the schemes by about £7,000 for the 2023/24 financial year, but the cost of collecting it could outweigh the financial advantage of doing so and could put pressure on financially vulnerable households



- Absolutely not. The principle is that people on low incomes are supported, and the fact is that doing so costs the council little.
- Consider a £10 per week rate
- It sounds like a good way to waste money, so not worth doing.
- Sorry, I don't completely understand the options for Q19 and how it would affect the tax payer.
- More detailed information.
- The Maths says NO, so a touch of pragmatism is called for
- I cannot see what benefit this would be. It doesn't really seem like a genuine consultation has the maths actually been done?
- i think with benefits being so low in comparison to the cost of living this would be a very bad move..... How on earth someone on job seekers is supposed to afford to pay for gas/electric + some council tax i have no idea.
- "reduce ... by about 7000" per household??? Anyway, the point is assisting people with low income. A choice that "could put pressure on ... vulnerable households" is not a choice.

- 200 Pound Council Tax for my area feels unfair since the cost of living has increased soo much. this is a significant amount when i am the sole bread earner of my family.
- I don't know why it would cost money to collect money that is sent out by the council.
- This doesn't seem like it benefits anyone
- No.