

## Council Tax Reduction Scheme

Please tell us if you are responding to this survey as a Haringey resident, or on behalf of an organisation.

		Count	%
Responding as:	Haringey resident	4533	99%
	Organisation (please give name below)	11	0%
	Neither (neither a resident nor an organisation)	36	1%
	Total	4580	100%

		Count	%
Sex	Female	2419	56%
	Male	1787	41%
	Prefer not to say	147	3%
	Total	4353	100%

27 respondents ignored this equalities question

### Names of organisations who responded

C&C housing association	Engage Haringey
Capital home	Haringey Council
Chitimali Locum Medical Limited	Highgate Butchers
Citizens Advice Haringey	Juliet Chard Reach and Connect
Brent Community Housing	Oseikrom Ltd
AHK International	Kurdish housing association
Citizens Advice Haringey	

### Do you currently receive Council Tax reduction?

		Count	%
Do you currently receive a Council Tax Reduction	Yes	1746	38%
	No	2796	62%
	Total	4353	100%

		Sex					
		Female		Male		Prefer not to say	
		Count	%	Count	%	Count	%
Do you currently receive a Council Tax Reduction	Yes	1078	45%	535	30%	42	29%
	No	1341	55%	1252	70%	105	71%
	Total	2419	100%	1787	100%	147	100%

**Q1** We propose adding another way for residents to claim Council Tax Reduction (CTR) automatically when they start receiving Universal Credit. Currently, residents claiming Universal Credit must make a separate application to us to apply for CTR. This can cause difficulty as well as stress and can result in people not getting the reduction, they may be entitled to as we can only help residents if they apply.

**Our proposal involves simplifying the process by removing the need to make a separate CTR application for people who are awarded Universal Credit. We believe this would simplify the process and reduce the difficulty for those who claim Universal Credit. It would also ensure that as many people as possible can claim the support to which they are entitled.**

**Q1. Do you support this scheme change?**

		Count	%
Support new streamlined CTR application scheme?	Yes	3528	77%
	No	377	8%
	Don't know / not sure	660	14%
	Total	4565	100%

**Specific comments on Q1 have been examined and coded in more detail in the table below. Only 822 respondents have provided comments on Q1**

		Count	%
Q1	Supportive	483	59%
	Not supportive	147	18%
	Neutral	34	4%
	Don't know	115	14%
	Alternative suggestions	43	5%
	Total	822	100%

**Q1 Comments categorised into groups**

	Count	%
Totally agree if processes will really be simpler, clearer, faster and with less form-filling	315	39%
Agree – as long as it is not subsidised by increased charges for others (many on low income)	120	15%
Need tighter controls to discourage fraud – add clarity on how the scheme will be funded	91	11%
Whole application system is confusing – also difficult without improved customer support	82	10%
Concerned that this will push the burden on those that do work yet don't qualify	80	10%
Need much more information before deciding what to do	69	8%
Definitely support this	44	5%
Many are struggling financially because of the pandemic	14	2%
Total	4580	100%

## Example Comments on Q1

*How cool! That Haringey is trying to make life easier and better for those on low incomes, yes, more of this.*

*How will new people claiming CTR know they are entitled, and will this appear on the UC online account? CTR is always calculating what's entitled how will this now be communicated if you go ahead with the new change?*

*Absolute no brainer. Must save the council money as well as the applicant's anxieties.*

*A very sensible and reasoned proposal.*

*I act as an adviser for Citizens Advice in St Albans and regularly see the problems experienced by Clients who do not realise they need to make a separate application for CTR. To compound the issue, they are often told that UC merges all means tested legacy benefits, so they assume CTR is covered too. Anything which improves the ability to claim benefits would be welcome as it is difficult to explain this difficult area of law to some clients*

*A more simple and automatic qualification process appears to be an improvement and should reduce administration costs.*

*Absolutely! Not everyone is mobile or savvy tech or owns a smart phone . Some people are dyslexic or just old . They do make it difficult which can often put people in debt.*

*Yes this is a very good idea. I help Residents claim UC and I think there is some under claiming of council tax reduction at present*

*Yes, I totally support the scheme change. Please simplify the process to promote fairness because sometimes, people just accept things because they are unable (due to different reasons) to challenge decisions made by the Council Tax Department.*

*I don't understand why making it easier to apply for this needs consultation at all. What are the downsides? Sorry if this sounds mean, but unless you're actively trying to undermine people who need help, this is uncontroversial.*

*According to the 'frequently asked questions' I am not affected by the proposed changes as I am pensioner. However if the scheme is to be simplified and reduces the amount of work involved for both residents and admin staff this would seem to be in line with some sustainable practises.*

*As you receive a copy of our wage slips (RTI) all CTR should be automatic.*

*Have used system to claim & would be so much easier with 1 claim.*

*"If it ain't broke, don't fix it!" - currently there are too many hoops and obstacles to jump through for those on Universal credit, especially with the government withdrawing the £20 aid they gave to people during Covid. It's getting to where it not only is confusing around what you can claim, but also adding very large amounts of anxiety for those who really need it.*

*1)If things are done "automatically" then people won't know when mistakes happen in this "automatic" process. 2) Mistakes ALWAYS happen. People need to understand the process, so they can identify when mistakes happen to their case. 3) If it is automatic, then disadvantaged people will never find out they have been disadvantaged/excluded and will have no recourse.*

*100% agree*

*I do rather prefer to leave things as they were before. Please try not to make things complicated for people on these scheme who qualifies, for council tax reduction . I do have suspect as Haringey council you are interested in one thing - to collect more money ever (council Tax) from the residents*

*of this borough but nothing else. To come up ideas like these above not well come from the residents of this borough.*

*I don't want any difficulty, it's hard to start all over again. I didn't need to start again when I moved to universal credit. I suffer panic attacks and anxiety.*

*Yes thanks for trying help people like as I think is good to reduce it thank you for your attention*

**Q2** Currently, anyone who is entitled to Council Tax Reduction and has unclaimed payments can have these backdated up to 6 months. In some cases, however, this is not long enough for people to claim the full support that they may be entitled to.

**We propose lengthening the period in which claims can be backdated from 6 months to 12 months as it will help prevent residents missing out on support they may be entitled to.**

**Q2. Do you support this scheme change?**

		Count	%
Support longer claims backdated period?	Yes	3687	81%
	No	417	9%
	Don't know / not sure	426	9%
	Total	4530	100%

**The specific comments on Q2 have been examined and coded in more detail as follows. A large majority of respondents have not offered any comments – only 384 have commented.**

		Count	%
Q2	Supportive	207	54%
	Not supportive	98	26%
	Neutral	16	4%
	Don't know	27	7%
	Alternative suggestions	36	9%
	Total	384	100%

**Example Comments on Q2**

*I fully support this, and I hope this does take place and the process is easier.*

*If you know how to claim benefits you know how to claim CCR / stop spoon feeding*

*If you simplify the instructions maybe this problem won't arise*

*I fell foul of this very problem when at the beginning of the pandemic I claimed universal credit and didn't initially understand. Also I am in receipt of PIP and disabled and also on the high risk register for Covid. At the time your online portal was down and nether my wife or myself could go to the post office to send registered mail. I managed to make a claim online eventually but ended up owing an extra £300. Evan though I tried to pre-empt I had the same problem when moving at Xmas. Felt like had been mugged ??*

*How can the council i.e., general income tax (central government support) council taxpayers afford this? The proposal contains a vague statement to the effect that this can be accommodated within the council's medium term budget, but this doesn't make sense*

*I am sure it will add to my tax bill, and I am not a CTRS receiver.*

*I believe 6 months is a sufficient time frame for submitting documents*

*I don't understand why 6 months is not long enough.*

**Q3** Currently, the Council Tax Reduction Scheme is written in over 200 pages of dense legal text.

We propose rewriting it into plain English. This would have a positive effect by making the scheme more transparent, easier to understand, and help ensure claimants get their full entitlement. The content of the scheme will not change, only the language.

**Q3. Do you support this scheme change?**

		Count	%
Rewrite the CTR scheme detail in plain English?	Yes	4070	89%
	No	172	4%
	Don't know / not sure	3085	7%
	Total	4550	100%

**The specific comments on Q3 have been examined and coded in more detail below. Only 428 respondents have commented on Q3.**

		Count	%
Q3	Supportive	294	69%
	Not supportive	26	6%
	Neutral	29	7%
	Don't know	17	4%
	Alternative suggestions	62	14%
	Total	428	100%

**Example Comments on Q3**

*Always easier to understand for residents is good idea*

*Amen. I had never seen anything like it, and my job is negotiating contracts. From memory the forms also covered Housing Benefit and I think these need to be completely separate forms to fill in, with only the information relevant to the applicable scheme.*

*A full document should be available for those who wish to read it and a precis in plain English should also be made available. I fear that abandoning the original 200 page legal text entirely may omit important information however it is unlikely that many CTR applicants would read a 200 page document and the information needs to be communicated in an appropriate manner.*

*Absolutely. Council Tax schemes (and letters explaining calculations) are often indecipherable even to a highly literate person, never mind someone with poor English language skills or learning difficulties etc.*

*All council communications, including this one, need simplification and the use of standard English.*

*All Council documents intended for public scrutiny should be in Plain English and have the appropriate Plain English Campaign kite mark (which is not currently the case)*

*All council documents should be in plain English - should have done this years ago*

*All council documents should be written in plain English! Dense legal language makes council services much harder to understand and access*

*All literature should be written with the Plain English Awards standards in mind. This might even reduce the need for translation into foreign languages.*

*All local authority schemes, taxes, benefits, policies etc should be expressed in plain English. It should be at the centre of governmental communications policy because complication and complexity is inevitably a barrier to people claiming. So yes very good thing to do and hopefully not expensive either.*

**Q4** People often have changes in their circumstances which affect the income used to assess their CTR and leads to multiple changes of entitlement. For many residents, often those in low-paid or insecure employment, this affects their ability to budget and can lead to a build-up of debt. It also has a significant administrative burden for the council, which currently sends over 42,000 adjustment notices/bills per year. Under the proposed scheme, only changes in circumstances which exceed £3.25 a week in CTR entitlement will result in a recalculation. This means changes in entitlement of less than £3.25 a week will be ignored and CTR entitlement will remain unchanged.

**Q4. Do you support this scheme change?**

		Count	%
Stop burdensome CTR recalculations for minor changes?	Yes	3420	76%
	No	324	7%
	Don't know / not sure	771	17%
	Total	4515	100%

**The specific comments on Q4 have been examined and coded in more detail below. Only 375 respondents have commented on Question 4.**

		Count	%
Q4	Supportive	114	30%
	Not supportive	86	23%
	Neutral	52	14%
	Don't know	106	28%
	Alternative suggestions	17	5%
	Total	375	100%

## Example Comments on Q4

*As a Citizen's Advice Adviser, I often encounter clients who have fallen into debt and require Money Advice and Budgeting advice after fluctuating income has resulted in overpayments or underpayments of CT. The constant adjustments are extremely difficult to understand for them and for us, and it is very stressful for the clients who eventually stop reading the letters from the council which could be dangerous if they are in debt which could be enforced by court or bailiff action.*

*As a single parent on a tight budget, I think this is a good idea. Hopefully, this will have a positive knock-on effect for paper reduction and postage cost reduction, as well. as all residents must be informed prior to any changes being made*

*Anything which reduces the cost of administrative work by the council is to be welcome. The effect on recipients of the CTRS is irrelevant based on the mounts of change quoted.*

*Does this mean that if my bill is reduced by less than 3.25 per week the reduction won't apply? This is potentially a loss of over £150 per annum which would buy a person in straightened circumstances a lot of dinners.*

*Does this work in both directions? If someone gets worse off by £2 per week then this would not be taken into account - that might be serious for the most vulnerable. I would support making no change if that would reduce support but allowing changes where an increase in support is due.*

*I am concerned that claimants will have a reduction in benefits.*

*I am happy for no change to be made during the year on the basis proposed but can see no reason why a balancing payment is not made at the year-end when direct debit amounts are changed anyway. From the wording above, a balancing payment is not proposed.*

*I am happy for this support.*

*I approve of this only if it does not result in the person receiving a bill for the accumulation of small amounts. these small amounts should not be charged back to the person*

*I assume this reduces the administrative cost of the scheme, which I support.*

*Not if it adds more money to council tax bills of £30 million council tax is ready too expensive*

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