

### CAB3255 Appendix 3 CTR Consultation Response - Summary

	Total responses	Yes	No	Don't know	% Yes	%No	%Don't know	No of comments
Read CTR background information	192	187	5	0	97.40%	2.60%	0.00%	
Keep the current CTR	128	55	46	27	42.97%	35.94%	21.09%	34
<b>OPTION 1: Introduce an income banded scheme</b>	86	37	33	16	43.02%	38.37%	18.60%	26
<b>OPTION 2: Limit to 2 dependant children</b>	77	45	21	11	58.44%	27.27%	14.29%	14
<b>OPTION 3: Remove non-dependant deductions</b>	73	40	18	15	54.79%	24.66%	20.55%	9
<b>OPTION 4: Disregarding Carers Allowance, ESA (SC) and housing element of UC</b>	71	43	16	12	60.56%	22.54%	16.90%	7
<b>OPTION 5: Capital limit reduced to £6000</b>	71	27	36	8	38.03%	50.70%	11.27%	20
<b>OPTION 6: Earning disregard replacements</b>	68	35	19	14	51.47%	27.94%	20.59%	7
<b>OPTION 7: Further income disregards for the disabled</b>	67	39	16	13	58.21%	23.88%	19.40%	12
<b>OPTION 8: Removing Extended Reductions</b>	65	34	18	13	52.31%	27.69%	20.00%	9
<b>OPTION 9: Removal of Second Adult Reduction</b>	64	35	15	14	54.69%	23.44%	21.88%	6

	Total responses	Yes	No	Don't know	% Yes	%No	%Don't know	No of comments	
<b>OPTION 10: Daily changes</b>	64	46	6	12	71.88%	9.38%	18.75%	4	
<b>OPTION 11: Extending backdating</b>	64	44	7	13	68.75%	10.94%	20.31%	3	
<b>FUNDING CTR: Increase Council Tax</b>	62	18	37	7	29.03%	59.68%	11.29%	15	
<b>FUNDING CTR: Find costs by cutting other services</b>	62	14	40	8	22.58%	64.52%	12.90%		
<b>Other option suggestions</b>								11	
<b>General comments</b>								11	
								<b>TOTAL</b>	<b>188</b>

**CAB3255 Appendix 3 CTR Consultation Response - comments (1)**

Keep the current CTR	WCC Response	OPTION 1: Introduce an income banded scheme	WCC Response
<p>I do not mind paying for my council tax i am receiving pip and esa, I do not go out and think personally I could contribute more</p>		<p>maybe everyone who gets a reduction of 100% should pay a set amount, 10.00 a month instead of paying nothing</p>	
<p>it is simple and easy to understand and protects people on low incomes from losing more of their income to pay council tax.</p>		<p>remove the 2+ children element</p>	

<p>The scheme does need modernising to stop fraud, abuse and misuse of the system. It has to consider the most vulnerable avoiding them financial hardship.</p>	<p>The current scheme is not designed to prevent fraud, the new scheme with its reduced requirements will, by design, reduce fraud e.g. no requirement to report all income changes, non-dependants etc. Reviews will be undertaken on a risk based. Whilst the new scheme has been designed to protect vulnerable groups and to, where possible, minimise any reductions in entitlement, it is proposed that the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment</p>	<p>I suggest you rethink the option of allowing only claimants that have savings or capital of less than 6,000 to benefit from this scheme. You should take into account the claimants' age group i.e.; 60 yrs + with savings or capital less than 16,000 should also be eligible.</p>	<p>Creating a separate scheme for working age claimants for example, 60+ would create more complexities and potential unfairness between those in different age brackets. For those that suffer financial hardship may apply for a Exceptional Hardship payment. The Pension age scheme has a capital limit of £16K</p>
<p>As a new claimant for CTR I do find these changes rather worrying and from my perspective, and I am sure many others, who are unfortunately in the same situation, very unfair. I do find it hard to believe that the additional administration costs incurred to cope with the increase in the number of claimants will force Winchester Council to put up their council taxes. It is already very high and equated to 12% of my income, when I was earning, not to mention the increase every year. My salary remained the same !! would also like to add that the option to limit the maximum capital limit to 6,000 from 16,000 without considering the claimants' age is very discriminatory. I am 63 years old and single with currently 15,000 in the bank, which is dwindling rapidly. That is hardly a fortune at my age? Whilst I endeavour to find employment, it is unrealistic to think I will be able to live the rest of my years serenely.</p>	<p>The administration has increased due to the introduction of Universal Credit due to the high level of changes which are received &amp; funding from central government continues to decrease. If the proposed change is agreed and included in the final scheme and financial hardship was suffered, The Exceptional Hardship Fund is available.</p>	<p>the problem with this is if you earn 1p more you could end up losing a significant amount of CTR and could lead to hardship, although there is an option of applying for hardship help it means yet another form to fill out. I do not agree that any household with more than two children should lose out, that is just vile and discriminatory .Couples without children are treated unfairly as they will end up paying more for the same services that those with children receive. I would suggest that no-one should have to pay any council tax if they have an income of less than £300 per week or if they are without employment for any reason. CTR should then reduce by 5p for each £ earned over that amount up to £500. All those earning £500 pw or above the average wage for the area, should pay full council tax</p>	<p>The income bands are wide / generous to allow for changes to occur without a change in CTR. If their total income increases &amp; crosses to the next band a reduction in CTR will occur. Unfortunately, cliff-edges will always occur in a more simplified scheme. If any financial hardship occurs then assistance is available from the Exceptional Hardship Fund. We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well.</p>

<p>You should only change it when people move onto uc benefit this upset my learning difficulties as well if a change in my circumstances I have to apply uc benefit if you change my circumstances means I have to apply uc change upset disabled people first the government now you have made me worried about losing my home I say you make a new benefit go with uc benefit keep the old scheme going while some are still on old benefit system if you change it now a lot will be homeless plus covid-19 has made people homeless including me please don't change it set up new benefit if you worry work with uc pay towards council tax I suggest</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. Creating a separate scheme for working age claimants on Universal Credit would create more complexities and potential unfairness between those in receipt of Universal Credit and those not in receipt of Universal Credit. For those that are uncertain on how these changes will affect them they can contact Benefits &amp; Welfare who will explain/help them through the change. For clarity, the proposed changes will not move people onto claiming Universal Credit.</p>	<p>band, will only use/benefit from limited and minimal local council services. By removing the current 25% discount for a higher income single person, the system becomes completely unfair. Larger households will utilise/benefit significantly more from local services. Higher income individuals are already paying larger amounts of income tax, and spending more to support the national economy and local government funding. My second point is that increasing taxes such as this one will of course reduce disposable incomes that push back money into the economy. My third point, is that many, many people will change their status from higher income to lower income to unemployed over the next 0 months to 5 years, as businesses reel from the costs of this pandemic and any post Brexit costs. My second point is that by implementing this banding structure, the Council will open itself up to an inevitable administrative headache in keeping up with the continued change in individual and family circumstances as we are all exposed to the likelihood of frequent manoeuvre between the bands. The picture is currently very bleak and this</p>	<p>Single Person Discount will not be effected. In the vast majority of cases there will be no requirement to notify the Council of a change in income as the discount bands are so wide. Applicants will only be required to notify the Council when their income is likely to change the discount banding they are in</p>
<p>keep the same!! As single parents like myself with nearly 3 children it will be more difficult for.</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>Strongly disagree. Only reprieve offered for single people and Winchester already very expensive to live in. You will make it difficult for single people to live in Winchester unless earning a lot</p>	<p>Single Person Discounts will not be changed. CTR is still available to single people on a low income</p>

<p>we must protect families through the CTR scheme. I do not believe we should penalise families with 2+ children</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>To disregard any dependents over two should happen with new applications only. I cannot reduce the amount of children that I have now, so to penalise me for it would be unfair.</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. Creating a separate scheme for working age claimants for with more than 2 children at a certain date would create more complexities and potential unfairness. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>
<p>Being a working class family, we depend on all the help that we can get. Limiting this to help save costs on administration is a fair point but it would have a detrimental impact on families who depend on this help.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>50% more reduction</p>	
<p>I personally think there should be more changes leaning towards supporting those who are working, and encouraging more people to work. I really think it's unfair that working people have to pay more taxes so that people who can work but don't want to can stay at home. This might sound controversial but I think my taxes should be better spent.</p>	<p>To encourage work, a standard £35 per week disregard will be provided against earnings for single persons and £70 per week for disabled applicants, carers, those in special employments or couples or lone parents</p>	<p>One which does not discriminate against single people. Winchester very expensive to live in and council tax is only tax which gives single people a bit of reprieve.</p>	<p>The proposed scheme does not discriminate against single applicants. Single applicants require a lower income compared to couples or households with children, this is reflected in the bands. Single Person Discounts will not be changed. CTR is still available to single people on a low income</p>

<p>Firstly your explanation is unnecessarily complicated and confusing. My reading is that more people in financial hardship will be denied this assistance, which is unacceptable. I feel that current economic uncertainty during Covid and on the eve of Brexit make this an inappropriate time for this review. I feel that current economic uncertainty during Covid and on the eve of Brexit make this an inappropriate time for this review. Please withdraw it.</p>	<p>Every effort has been made to communicate the proposed changes clearly and concisely, contact details were provided if further explanation/clarification was required. COVID 19 has caused lots of uncertainty and financial suffering. Central government has provided (outside of the current welfare benefits) additional financial assistance &amp; they have enhanced the existing welfare benefits. COVID 19 has also lead to an increase in CTR claimants - enhancing the requirement for a simpler scheme. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>I wouldn't agree to an alternative, because someone who you select will be in further poverty. Why don't you stop discounts on second homes instead! Some people can't even afford one home.</p>	<p>We don't offer a discount on second homes</p>
<p>The consultation is unclear in its intentions and not explained clearly enough for people to make an informed decision as to what change or changes would significantly effect them. Things like this need to be explained in plain english. The time period for this is also rather short.</p>	<p>Every effort has been made to communicate the proposed changes clearly and concisely, contact details were provided if further explanation/clarification was required. The consultation was widely publicised to reach all residents and stakeholders. The consultation period was 6 weeks, we did the following advertisements &amp; actively encouraged engagement and want everyone to have their say.  Wrote to all CTR claimants  Added to WCC website  Sent a leaflet with all Council Tax bills throughout the consultation (6500)  Wrote to all landlords  Wrote all major preceptors  Wrote to Citizens advice, CAP, Frontline debt, Parishes  Added survey to all our email responses  Added to residents newsletter  Added to internal comms  Poster in reception  Social media</p>	<p>What happens to those of 'working age' but because of disabilities are not capable of work.</p>	<p>The scheme has been designed so that disabled people are not disadvantaged. This is achieved by continuing to disregard their disabled income plus up to £80 per week of their other income. There may be a small number of cases that receive less support. They will be able to apply for assistance from the Exceptional Hardship Fund.</p>

<p>The question I have is what advice is the Council getting from the LGA? surely every council is facing the same issue and so will benefit from shared wisdom.</p>	<p>The following is a link to what other LA's have introduced:  <a href="http://www.entitledto.co.uk/media/42779/review-of-income-banded-council-tax-reduction-schemes-2020-21-from-entitledto.pdf">www.entitledto.co.uk/media/42779/review-of-income-banded-council-tax-reduction-schemes-2020-21-from-entitledto.pdf</a></p>	<p>Option 2 regarding only 2 children ... does this take into account parents with multiples (eg twins, triplets etc) as I think this needs to be considered</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. Creating a separate scheme for working age claimants for with more than 2 children because they are twins/triplets would create more complexities and potential unfairness. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>
<p>Can't afford the costs of living now, scared I will get in even more debt</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>we should stop shielding pensioners financially and penalise family with children</p>	<p>The Council has no powers to change the level of support provided to Pensioners</p>

<p>I will literally not be able to afford anything outside of food rent and medical bills if I have to pay more council tax</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>I'm unsure as to why am unnecessary change to make it more difficult financially for some people.</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>
<p>I am unable to work due to my mental health and receive universal credit, long term disabled element. I currently receive maximum reduction and am afraid how this will affect me. So any change to make people poorer is in my opinion unfair.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>Keep it the same and increase the council tax for the top level council tax - those who are in the most expensive houses. There is a lot of really expensive property in Winchester and surrounds - get them to pay more. And increase the council tax charged on homes that are second residences/holiday homes/empty. Get the most wealthy to pay more.</p>	<p>No discount on second homes. No discount for empty or unfurnished properties Long term empty properties over 2 years are subject to a higher premium</p>
<p>people getting a council tax reduction are already struggling to live so it would be very unfair to cause more hardship by reducing the benefit. There are many people struggling now with the bill and are unable to get help, don't make it worse as in the end more people would end up homeless which would cost the council more in the long run.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>According to table 1, it seems that 25 percent single person discount will disappear. So, my suggestion is to retain Single Person Discount for people whose income is below 31,250.01 a year, or 2,604.20 a month, or 601 a week, before HMRC tax and national insurance contribution applied.</p>	<p>Single Person Discounts will not be changed. CTR is still available to single people on a low income</p>

<p>CTR is needed by the people who get it. Fully not partially, if that is going to affect payments for people on low incomes.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>Stay the same as now</p>	
<p>People on low incomes can't afford to pay more.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>I think it should be left as it is, the change over would cost lots and make everything so much harder for all households.</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. The proposed scheme is simple. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>
<p>If you remove the CTR it will push me further into debt. My income is already reduced because of the lockdown. To remove these benefits in any percentage, will push me further into poverty.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>leave as is. Do not reduce the amount people are getting to many people are struggling as it is even more so in the current situation.</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. The proposed scheme is simple. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>

<p>I think it's a terrible time to put more pressure on the more vulnerable people who are struggling with work and money as it is</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>keeping it as it is. why change something that seems to be working (it does for me anyway)</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. The proposed scheme is simpler. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>
<p>In light of the Covid situation any changes could cause additional stress and mental health problems to claimants. This in turn would put additional burdens on council funding. The changes to the care element seems to be a tax on disability</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available. The care element is disregarded from the household income</p>	<p>Keep it the same</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. The proposed scheme is simpler. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>
<p>universal credit is the worst designed benefit for people making them poorer and I fear that adjusted council tax benefit will make things worse, especially in pandemic</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>To keep it them same. Financially people would struggle and im unsure, as to why this isnt working or why some people would be put in a situation to make them struggle more.</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements. The proposed scheme is simpler. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>

<p>Any change is extremely worrying to people receiving benefits and in care.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>Clearly I don't have all the figures and no what's spent were to be able to give answer to this question</p>	
<p>Keep it the same, as a single parent to nearly 3 and financially its already difficult.</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>What is the alternative? THE WEALTHY CITY AND COUNTY COUNCILLORS GET WHAT THEY WANT! SO I DON'T EVEN UNDERSTAND WHY YOU'RE ASKING! DON'T TREAT THE PUBLIC LIKE THEIR STUPID! WHAT'S THIS - MANAGEMENT TRYING TO FIND A REASON TO KEEP THEIR JOBS WHILST THE FRONT LINE STAFF TAKE THE CRAP! SLING YOU'RE HOOK!</p>	
<p>I think it should be left as it is as it does seem to be working for most households.</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements and allow the Council to provide effective support to low income taxpayers</p>	<p>Don't know</p>	

<p>If possible, why change a system is already working well</p>	<p>The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements and allow the Council to provide effective support to low income taxpayers</p>	<p>Cc</p>	
<p>some really need it. I don't mean myself, I'm happy to pay council tax when my income is good.</p>			
<p>Stop the wealthy (OFF-PAYE EARNERS + COUNCILLORS) robbing the poor!      WE'RE NOT ALL BROWN NOSES!      STOP TREATING THE WORKING CLASS LIKE THEIR ILITERATURE IMBECILES! IT'S SEEMS TIME THE WEALTHY 'TOOK STOCK' ! WE DON'T NEED CORBYNITES OR FALSE CRAP! IF THE CITY COUNCIL HAVE A 'RESPECTABLE OFFER' TO PUT ON THE TABLE - TO THE WORKING CLASS THEN WE MAY CONSIDER IT! GO ON TELL ME ""WHAT IS SOOOO GOOD ABOUT</p>			

Lower the tax			
I think Winchester is already a very expensive place to live. People on their own still have to pay all their Bill's on their own..	Single Person Discounts will not be changed. CTR is still available to single people on a low income		
Single person reduction must continue or it is discriminatory and essentially a single person tax.	Single Person Discounts will not be changed		

At the moment it is difficult for people to contact the Council, now is not the time to move the goalposts	Contacting the Council has not changed. We are available via email/letter or phone.		
Don't know			
Cc			

**CAB3255 Appendix 3 CTR Consultation Response - comments (2)**

<p><b>OPTION 2: Limit to 2 dependant children</b></p>	<p><b>WCC Response</b></p>	<p><b>OPTION 3: Remove non-dependant deductions</b></p>	<p><b>WCC Response</b></p>
<p>We have five children and feel this would be very unfair and discriminate against large families who already struggle, this would be the worst option for many large families!</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>More than one adult should equal no discount, unless they are dependents. This is an insult to the single person. Low incomes should be sufficient to pay basic living costs, such as this. Benefits should be for the needy, not an alternative to insufficient pay - we need to start clamping down on this - we may need to post Brexit.</p>	<p>Removing non-dependant deductions means that the administration of the scheme would be more straightforward whilst also protecting low income families where, for example, adult sons and daughters remain at home</p>
<p>I'm sorry to say but most large family's like myself did not decide to end up as a single parent trying to work and provide and now out of no were have to struggle more. As I said work is hard enough and you will leave family's like mine with nothing left for bills and food shopping. I do not have all figures to be able to give an answer to this question and I don't believe anyone else answering this question will be able to give a sensible answer either</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>this is a terrible idea.</p>	<p>Removing non-dependant deductions means that the administration of the scheme would be more straightforward whilst also protecting low income families where, for example, adult sons and daughters remain at home</p>

<p>Do not apply the limit. I am concerned that this would harm poor families who happen to have &gt;2 children.</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>Adult children in work, could contribute.</p>	<p>Removing non-dependant deductions means that the administration of the scheme would be more straightforward whilst also protecting low income families where, for example, adult sons and daughters remain at home</p>
<p>I only have twos children so this wouldn't affect me but I don't agree because again it means a rise in child poverty</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>non dependent adults should contribute to the applicant if living with them</p>	<p>Removing non-dependant deductions means that the administration of the scheme would be more straightforward whilst also protecting low income families where, for example, adult sons and daughters remain at home</p>

<p>You need to consider families with multiples eg twins/triplets etc</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. Creating a separate scheme for working age claimants for with more than 2 children because they are twins/triplets would create more complexities and potential unfairness. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>non dep deductions should continue. it is correct that adult children should make a contribution to the household</p>	<p>Removing non-dependant deductions means that the administration of the scheme would be more straightforward whilst also protecting low income families where, for example, adult sons and daughters remain at home</p>
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<p>Limit it for new applicant only.</p>	<p>children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. Creating a separate scheme for 'new' working age claimants for with more than 2 children would create more complexities and potential unfairness. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>keep the same</p>	
<p>allow for up to 4 children to reflect support for children in our community</p>	<p>More than 2 children could be considered but there would be an additional cost to this &amp; it would not be in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well</p>	<p>keeping it as is</p>	

<p>this is unfair and discriminating see previous.</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>	<p>Stay the same as now</p>	
<p>Nothing that takes away income for poor parents</p>		<p>Don't know</p>	

wrong time	<p>COVID 19 has caused uncertainty and financial suffering. Central government has provided (outside of the current welfare benefits) additional financial assistance &amp; they have enhanced the existing welfare benefits. COVID 19 has also lead to an increase in CTR claimants - enhancing the requirement for a simpler scheme.</p> <p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>		
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keeping as is.	The current scheme is complex and the administration is high. The link between Housing Benefit and Council Tax Reduction is no longer there, the scheme needs to be changed to meet future requirements and allow the Council to provide effective support to low income taxpayers		
Stay the same as now			

<p>Because it really doesn't make a difference to how much waste is made. If thats the case people should make thier own way of rubbish disposal.</p>			
<p>Don't know</p>			

CAB3255 Appendix 3 CTR Consultation Response - comments (3)

<b>OPTION 4:</b> <b>Disregarding Carers Allowance,</b> <b>ESA (SC) and housing element of</b> <b>UC</b>	<b>WCC Response</b>	<b>OPTION 5:</b> <b>Capital limit reduced to £6000</b>	<b>WCC Response</b>
<p>Shouldn't be counted</p>		<p>Keep the maximum capital limit at £16,00 and don't apply the tariff income for £6,000 to £16,000. This will reduce the cost of administration for the tariff capital and simplify the scheme</p>	<p>This would significantly increase the CTR awarded, adding to the cost of the scheme.</p>
<p>Disabled people shouldn't loose out!</p>		<p>That is a very big reduction. Everyone should be encouraged to save not least because an element of savings gives a person some security and therefore peace of mind. A more reasonable reduction would be to £10,000, i.e. &lt;40% vice &gt; 60% reduction.</p>	<p>By capping the limit it eliminates the requirement to calculate tariff income which applies to capital in excess of £6k. This simplifies the assessment of capital and offsets the reduction in CTR against the other changes which in effect cause an increase in CTR. So - maintains the overall cost of the scheme at current levels. Other capital limits could be considered but there would be an additional cost.</p>

<p>Just dont think this would be fair considering you were going to put a 2 child limit.</p>		<p>Make the Figure £12,000 as most people try to save money for replacements of ware and tare items</p>	<p>This could be considered but there would be an additional cost to the CTR scheme</p>
<p>I would agree to this scheme if ALL health, disability and housing benefits were disregarded income</p>	<p>PIP &amp; DLA are disregarded disability benefits too</p>	<p>Make it no less than half of the original amount</p>	<p>This could be considered but there would be an additional cost to the CTR scheme</p>

<p>This seems a tax on the most vulnerable</p>	<p>These incomes are being disregarded from the household income</p>	<p>the disregarded capital amount is too low if you want to lower it at all it should be lowered by no more than £2000 to £14000 at the most.</p>	<p>This could be considered but there would be an additional cost to the CTR scheme</p>
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<p>keeping it as is</p>		<p>I suggest you rethink the option of allowing only claimants that have savings or capital less than 6,000 to benefit from this scheme. You should take into account the claimants' age group i.e.; 60 yrs + with savings or capital of less than 16,000 should also be eligible.</p>	<p>Creating a separate scheme for working age claimants for example, 60+ would create more complexities and potential unfairness between those in different age brackets. For those that suffer financial hardship may apply for a Exceptional Hardship payment. The Pension age scheme has a capital limit of £16K</p>
<p>people claim universal credit because of low or no income</p>		<p>Those currently with just over £6000 would be unable to claim DESPITE being in receipt of Income Support, this would put excessive strain on households having to find considerable money to pay the full council tax monthly payment.</p>	<p>This could be considered but there would be an additional cost to the CTR scheme. For those that suffer financial hardship may apply for a Exceptional Hardship payment.</p>

		Why should people who have saved throughout their working lives be penalised ?	
		Do not penalise people for having a bit of savings. £16,000 is not a large sum of money and you risk the most vulnerable taking the money out and keeping it somewhere that is insecure and at risk of being stolen. £16,000 in savings is something that would keep people from being homeless, help heat their homes, put food on the table. It is a safety net and a lifeline, and may prevent people from falling back on social services. Which would cost the local tax payer more.	This could be considered but there would be an additional cost to the CTR scheme. For those that suffer financial hardship may apply for a Exceptional Hardship payment.

		<p>The reduction is too harsh, The £16000 capital limit has been in place for a very long time. Given inflation and actual higher cost of living the upper limit should not be reduced by such a large amount. Is £16000 a snap shot or yearly average figure?</p>	<p>Its at the time of applicant</p>
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		leave at £16,000 . reason this is often pensioners life savings	
		Current system	

		£16000 should remain limit	
		Keep the capital limit at £16,000	

		keep the same	
		keeping it as is	

		Stay the same as now	
		Not realistic	

		Let's face it most people eligible for the council tax reduction scheme will never likely be able to have savings!	
		I still think single people discount should remain even for working individuals, actually specifically for working individuals.	

**CAB3255 Appendix 3 CTR Consultation Response - comments (4)**

<p><b>OPTION 6: Earning disregard replacements</b></p>	<p><b>WCC Response</b></p>	<p><b>OPTION 7: Further income disregards for the disabled</b></p>	<p><b>WCC Response</b></p>
<p>I think that there should be more thought around total benefits for certain groups, rather than chopping a bit off here, and a bit off there from the various departments.</p>	<p>LA do not have the powers to amend Welfare Benefits. We can only develop our own Working Age Council Tax Reduction scheme (which includes some prescribed rules from central government)</p>	<p>I think that you need to be very careful before taking anything away from those who may be receiving a disability payment as I suspect that there will always be those who fall between the lines and who will end up suffering because you have changed this.</p>	<p>The scheme has been designed so that disabled people are not disadvantaged. This is achieved by continuing to disregard their disabled income plus up to £80 per week of their other income. There may be a small number of cases that receive less support. They will be able to apply for assistance from the Exceptional Hardship Fund.</p>
<p>Again I think we should stick to the current system and leave well alone.</p>		<p>I don't think disabled persons or carers in the same household should end up with less council tax reduction than before</p>	<p>The scheme has been designed so that disabled people are not disadvantaged. This is achieved by continuing to disregard their disabled income plus up to £80 per week of their other income. Carers Allowance will also be disregarded in the proposed scheme There may be a small number of cases that receive less support. They will be able to apply for assistance from the Exceptional Hardship Fund.</p>

<p>keep the same</p>		<p>Again without knowing how this would affect the current claim awards this could place serious strain on a household with a severely disabled adult in receipt of multiple premiums.</p>	<p>The scheme has been designed so that disabled people are not disadvantaged. This is achieved by continuing to disregard their disabled income plus up to £80 per week of their other income. There may be a small number of cases that receive less support. They will be able to apply for assistance from the Exceptional Hardship Fund.</p>
<p>I am concerned that an administratively good solution would penalise the poor. The current system seems fairer.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>The payments aren't for the council to dip into, it's too support someone disadvantaged via disability</p>	

<p>keeping as is</p>		<p>all income generated from disabilities should be excluded from CTR assessments</p>	<p>DLA &amp; PIP are disregarded</p>
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<p>Stay the same as now</p>		<p>I don't understand why you would do that. If their income has been pre-calculated and meets expected living costs, why would their council tax need to be based on a smaller income? That's not treating other local residents fairly, as they would feel penalised.</p>	<p>Disabled income is to meet the additional needs of a disability</p>
<p>Costs of living not thought about</p>		<p>Leave all of the current disregard in place. Unfair to ask sick/disabled to have to have ask for hardship payments is degrading they have enough to deal with as it is and many would not ask which would cause their conditions to worsen which again would cost the council more in the long run</p>	<p>The scheme has been designed so that disabled people are not disadvantaged. This is achieved by continuing to disregard their disabled income plus up to £80 per week of their other income. There may be a small number of cases that receive less support. They will be able to apply for assistance from the Exceptional Hardship Fund.</p>

		Keep the same	
		keeping as is	

		<p>I think the same as child tax credit it should be children born from April 2017 should be disregarded</p>	<p>We have limited the new scheme to 2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. Creating a separate scheme for 'new' working age claimants for with more than 2 children would create more complexities and potential unfairness. If financial hardship is suffered, the Exceptional Hardship Fund is available.</p>
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		I can't decide on this.	
		Don't know	

CAB3255 Appendix 3 CTR Consultation Response - comments (5)

<b>OPTION 8: Removing Extended Reductions</b>	<b>WCC Response</b>	<b>OPTION 9: Removal of Second Adult Reduction</b>	<b>WCC Response</b>
<p>It does not seem fair that two families/people who are on different benefit structures (legacy v UC) should be treated differently. The outcome for both must be seen as fair.</p>	<p>UC does not contain extended reductions</p>	<p>Again without knowing how this would affect those households with severely disabled adults living with the applicant it is difficult to assess whether this would cause further hardship.</p>	<p>Second adult rebate is based purely on the income of the 'second adult'. If the Tax payer cannot afford their Council Tax, they may be able to apply for CTR in their own right</p>
<p>people on legacy benefits should not be penalised. UC claimants should be treated the same.</p>	<p>UC does not contain extended reductions</p>	<p>Doesn't matter if it's a "small number of people" still affects them.</p>	

<p>I've had to tolerate universal credit since 2017 after high risk domestic abuse thanks to your councils mistakes so I don't have "legacy benefits for my disabilities.</p>		<p>keep the same</p>	
<p>Moving to universal Credit is a stressful time and it takes time to adjust to what the new income level is, especially since the majority of people seem to have less income. To remove the potential for an additional 4 weeks would cause hardship. Allowing it would help people to better prepare for the income drop.</p>	<p>The additional 4 weeks is for people moving into work not moving onto UC</p>	<p>Another hazard of the income-based assessment. It will be a nightmare to keep up with the circumstances of both adults.</p>	<p>Its only the applicant's (&amp; partners) income that will be used in the proposed income banded scheme. If second adult rebate is removed, there will be no claim to maintain.</p>

<p>When people start a job and get paid monthly or four weekly they will not have any support for four weeks!</p>	<p>Council Tax Instalments can be adjusted?</p>	<p>Look at alternative ways of saving money within the scheme. For example, restrict the banding on Council Tax Reduction to the mean for the area, so people who live in the higher banded properties will be expected to pay more</p>	
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<p>this is an incentive to moving into work which should always be encouraged so please retain</p>	<p>We will continue to provide earnings disregards to incentivise a move into work.</p>	<p>Why should single people be penalised further. Already it is more expensive to live alone and the reduction has never been 50%. The scheme should remain the same.</p>	<p>The removal of second adult rebate will not effect single people</p>
<p>Keep the extended credit provision</p>			
<p>keep the same</p>			

<p>Stay the same as now and especially for those on legacy benefits which will be the most vulnerable as mostly disabled benefits. Unreasonable to tax those with disabilities</p>	<p>The scheme has been designed so that disabled people are not disadvantaged. This is achieved by continuing to disregard their disabled income plus up to £80 per week of their other income. There may be a small number of cases that receive less support. They will be able to apply for assistance from the Exceptional Hardship Fund.</p>		
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CAB3255 Appendix 3 CTR Consultation Response - comments (6)

<b>OPTION 10: Daily changes</b>	<b>WCC Response</b>	<b>OPTION 11: Extending backdating</b>	<b>WCC Response</b>
<p>Status quo. Too much personal admin and stress in this alternative</p>	<p>Council Tax is charged on a daily basis so it seems more sensible to change CTR on a daily basis. The proposed scheme is designed to reduce the number of changes</p>	<p>Some people can genuinely not comprehend a form after trauma, should be extended. Though the council still cancelled mine so I wouldn't trust them anyway.</p>	
<p>people could end up paying more if changes are made on a daily basis and could cause problems for those on ZHCs. Changes should be made on a weekly basis starting on the First Monday after the change.</p>	<p>Council Tax is charged on a daily basis so it seems more sensible to change CTR on a daily basis. The proposed scheme is designed to reduce the number of changes</p>	<p>Backdating rather messy think changes made from date applied is easier for claimant and for yourselves. Better too for managing expectations if refused.</p>	<p>We believe that the backdating of applications should allow for better alignment with the date that the applicant's circumstances changed and that the Council be given a general discretion to backdate any claim where a good reason is provided.</p>

keep the same		Keep the same	
Stay the same as now			

CAB3255 Appendix 3 CTR Consultation Response - comments (7)

FUNDING CTR	WCC Response	General comments	WCC Response
Option one is the only logical option + a ULEZ tax.		Maybe charge rich people more	
People who pay council tax shouldn't be penalised to subsidise those who don't		Disabled people, and those caring for them should be protected to the absolute maximum they can be, especially in a "Covid-19 world"	The proposals include: Disregarding Carers Allowance DLA & PIP remain disregarded Non-dependant deductions to stop Additional £80 to be disregarded from their income if disabled

<p>If the new scheme does not make it more complicated for vulnerable people e.g elderly , disabled and carers to apply then it's a good thing.</p>		<p>no-one currently in receipt of legacy benefits should see a reduction of support. I reiterate that all those without employment regardless of why should have to pay a penny in council tax. benefit levels are already appallingly low and taking just a couple of quid away is the equivalent of not being able to avoid a box of cereals or the bus fare to the job centre if the need to attend.the explanations of how these changes will apply is very poor.</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available. Every effort has been made to communicate the proposed changes clearly and concisely, contact details were provided if further explanation/clarification was required.</p>
<p>Maybe target people on higher incomes and second homes rather than pushing people further into poverty. It's a disgrace.</p>		<p>The watchword should fairness to all, both the tax payer and the poor.</p>	

<p>If the outcome of the proposed changes is that the cost is higher but that the system remains fair, Council Tax needs to be raised to pay for it.</p>		<p>The council should not be charging so much for 'administrative costs', this is something that the tax payers will never see.</p>	
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<p>Those that genuinely disadvantaged should not suffer financially. Services must not be cut. Raise Council Tax to cover the costs. It is always the disadvantaged who suffer and should NOT.</p>		<p>I believe the CTR letter dated 23/09/20 should have been made clearer. The letter has been a great worry for people with mental health problems and those that are vulnerable.</p>	<p>Every effort has been made to communicate the proposed changes clearly and concisely, contact details were provided if further explanation/clarification was required.</p>
<p>I think that you should increase council tax on the most expensive houses, at the very top level of the council tax banding system. Plus don't allow the occupants of those houses a discount if they flip homes. The lower bands should stay the same.</p>		<p>Please provide a benefit calculation urgently to allow current recipients of CTR to calculate the effects these changes will have BEFORE changes are made and those households are placed in considerable financial difficulty.</p>	<p>We have approx. 3700 working age households, we are unable to provide details to each applicant of what their new CTR would be if the proposed changes were implemented. We have provided details of the proposed bands &amp; income disregards. Claimants can either calculate how it will effect their CTR from this information or contact us for further details.</p>
<p>It is very difficult to ascertain the effects on households if this scheme is introduced without being able to calculate the effects on benefit dependant households. The council needs to provide a benefit calculation for 2021/22 to allow households who may be affected to assess whether they are going to be able to manage any increases to their bills BEFORE it is implemented.</p>	<p>We have approx. 3700 working age households, we are unable to provide details to each applicant of what their new CTR would be if the proposed changes were implemented. We have provided details of the proposed bands &amp; income disregards. Claimants can either calculate how it will affect their CTR from this information or contact us for further details.</p>	<p>Perhaps you could do telephone reviews/ applications for people who are not able to get out?.</p>	

<p>I do find it hard to believe that the additional administration costs incurred to cope with the increase in the number of claimants will force Winchester Council to put up the council taxes. It is already very high and equated to 12% of my income, when I was earning, not to mention the increase every year. My salary remained the same!</p>	<p>Administration costs are increasing &amp; government funding is reducing. Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself.</p>	<p>I'll never forgive this council to making a massive error and forcing me onto universal credits causing me 4.5 months of a nil income food bank only and all for your over paid head of department to not give two hoots. After high risk domestic abuse and two kids and a crisis. This council is a disgrace.</p>	
<p>Over the years services have been cut, refuse collection from once a week to fortnightly, street lighting turned off, etc council tax never went down</p>		<p>please contact me to keel me up to date. Please consider my opinion</p>	

<p>Taking away all of reduction would be a hike of about 400 quid a year. Too sudden and expensive a change... Think a more moderate scheme needed so as not to impact any people so massively..</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>	<p>n/a</p>	
<p>I think this is making it harder on the most vulnerable</p>	<p>Whilst the approach and 'shape' of the scheme is changing, there is no deliberate intention either to reduce the level of support available to households or to increase the overall costs of the scheme itself. For those that suffer financial hardship, the Exceptional Hardship Fund is available.</p>		

<p>Thousands and thousands of WCC residents will be much poorer in the future. It is inevitable that local authority funding will be slashed (both funding from central government and those able to pay local taxes). The country will be on its knees in debt for several years to come, with very few people employed to prop it up. We have to accept that hardship for individuals, will be mirrored in local Council and National finances. If we need to make cuts, then we need to make cuts. The most important thing is that we need to make any changes easy to administer and cheap to administer, NOT more expensive, as I am certain, the circumstances and entitlements for many, many residents will change dramatically over the next few years, as we navigate an extremely difficult employment market.. The option to increase the level of Council tax will be gradually eroded over time, as more and more businesses fold and unemployment soars.</p>			
<p>more than 2 children. You need to consider if this is how you want the council to be seen at this time (especially in a global pandemic). There's no 'ideal' time to make savings to a scheme but is it right to do it when families are already struggling? When food bank demand is high. You could be asking families to pay more when they are at their most vulnerable. You state the exceptional hardship scheme will be available but how many people will look to this option? How many will bury their head in the sand? How will this effect the mental health of our area? What extra support will you put in place to ensure</p>	<p>2 children, in line with all other benefits i.e. Universal Credit, Tax Credits, Housing Benefit &amp; Pensioner CTR (which are prescribed by central government). The vast majority of other Local Authorities also limit to 2 children as well. We will ensure that the exceptional hardship payments are accessible &amp; easy to claim. UC standard allowance for a single person is £94.59 a week (the basic</p>		

n/a			
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**CAB3255 Appendix 3 CTR Consultation Response - comments (8)**

Other option suggestions	WCC Response
<p>Local Service scheme - 20 hours per week, performing part-time roles such as bin collection, street sweeping, council office reception, council office post room, school cleaner, council office cleaner, grass verge cutting, council and school window cleaning, car park attendants etc. to qualify for income support. Hopefully this should help with massive cost cutting. We have resources - there are lots of unemployed people, who could do their bit to earn their benefits. There are many roles that could be performed by people of all ages, with limited skills, and limited physical capabilities, reducing costs of rip-off outsourced services. I also believe that the council should look at total benefits packages, rather than discounts off this and that. We would then have a truer picture of household financial resources and where discounts should be provided. We could actually do something remarkable here, that other local authorities want to emulate. Finally, please stop wasting money, going back and forth on projects for years. The money that has been wasted is eye watering and unforgiveable. Residents shouldn't suffer financially due to terrible decisions, bad design work and poor project management. This isn't a game, it's taxpayers money, which is becoming a scarce resource..</p>	
<p>To recap, I feel the option to limit the maximum capital limit to 6,000 from 16,000 without considering the claimants' age is discriminatory. I am 63 years old and single with currently 15,000 in the bank, which is dwindling rapidly. That is hardly a fortune at my age? While I endeavour to find employment, it is unrealistic to think I will be able to live the rest of my years serenely.</p>	<p>Creating a separate scheme for working age claimants for example, 60+ would create more complexities and potential unfairness between those in different age brackets. For those that suffer financial hardship may apply for a Exceptional Hardship payment. The Pension age scheme has a capital limit of £16K</p>

Please design a scheme that takes into account the enormous number of households with single parents caring for severely disabled adults. They very often fall between the gaps of such changes which causes severe financial difficulty.

The proposals include:  
Disregarding Carers Allowance  
DLA & PIP remain disregarded  
Non-dependant deductions to stop  
Additional £80 to be disregarded from their income if disabled

I have set out my suggestion earlier. I feel this will be fairer for the vast majority of people.

An approach so that one group of people is not discriminated against ie in this case single people Did not like comment winners and losers..rather polarising and not democratic. Better fair deal and no extremes for everyone.Think is Councils job to ensure less extremes..noone gains excessively or loses severely.Maybe unrealistic to say everyone wins but everyone does alright or is treated fairly.Poor choice of phrase I think..

Modelling shows that on the whole it's not single people that will lose out. The single person discount will not be effected. The council is keen to protect as many applicants as possible. The council is not minded to reduce the overall total level of support

Streamlining the application process for claiming has come along way in the last few years and is a much less complicated process than it used to be . When you have disabled family members you always seem to be drowning in paperwork . It's always a bonus when you don't have to fill out the same paperwork every year if there's no changes in circumstances.

keep the same please. People are suffering enough financially due to changes.

Target Savings where people can afford it not targeting the most vulnerable in society, and just remember Hampshire DO NOT GIVE UNIFORM GRANTS whilst other counties do. So put that in your calculations pot as well.

Raise Council Tax. Eliminate fraudulent claims.

A CITY CENTRE ULEZ TAX, like other local areas to meet the governments low emissions target and the 2035 deadline for cease of ICE propelled vehicles. This money would then provide enough revenue to provide a facelift the the town car parks, providing a better EV friendly future and investing in a better town infrastructure.