

## Maidstone Borough Council

# Localisation of Council Tax Benefit Scheme Consultation (2012)

### **Report Prepared by the Performance Team:**

SamBailey@maidstone.gov.uk

ClareWood@maidstone.gov.uk



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## **1. Introduction**

In the 2010 Spending Review, the Government set out its intentions to abolish the national council tax benefit scheme and replace it with locally designed and prepared schemes. The Local Government Finance Bill (2011) specified that, before adopting a scheme, a billing authority must in the following order:

1. Consult any major precepting authority which has power to issue a precept to it.
2. Publish a draft scheme in such a manner as it thinks fit; and
3. Consult such other persons as it considers are likely to have an interest in the operation of the scheme.

It is important to note that along with the abolition of the national council tax benefit scheme, and the replacement with locally designed and prepared schemes, there was also a cut in 10% of funding for council tax benefit. This has meant that local authorities have had to make tough decisions on what parts of the previous scheme to keep in place and what areas to alter.

Maidstone Borough Council undertook a consultation on its proposed changes to council tax benefit between 6 August and 8 October 2012. The consultation survey was carried out on existing council tax benefit claimants. This included those who received direct council tax benefit, as well as those who qualified for discounts and exemptions, such as empty home or second home discounts. The survey was mailed to home addresses. In addition there was a survey that could be carried out in person at the Maidstone Gateway, and an online version, which was put up on the council's website.

Informal stakeholder meetings were also carried out, in which officers involved in the process could meet the relevant stakeholders to gather their views face to face.

This report contains the findings of this consultation and highlights the trends in opinion relating to the proposals to change the Council Tax Benefit system in Maidstone.

## **2. Headline Results**

In this section significant results and prominent trends will be highlighted in order to provide clarity for readers of the report.

Overall, there is a clear majority (48.2%) in favour of the option (Option 3) to reduce council tax benefit by a lesser amount than the other two options, and to reduce empty and second home discounts. However the next most popular option overall is None of the Options (29.4%). This shows that although there may not be consensus over what other measures could be taken instead, out of the options presented to respondents, Option 3 was the most popular. The one group of people surveyed that did not prefer Option 3 were second and empty homeowners. Perhaps unsurprisingly, they preferred the option to reduce benefit by 24.5% (Option 1) and to leave Second and Empty home discount alone (35%, compared to 26.5% for Option 2 and 27.8% for option 3).

An interesting correlation to observe is that empty and second home owners, non Council Tax Benefit recipients and men are surer about their opinions than their corresponding groups (Council Tax Benefit recipients and non empty and second home owners). This was observed through having a lower proportion of not sure answers compared to their corresponding groups.

There is strong overall agreement that any benefit savings made should be used to provide support to help people back into work. Furthermore, when the results are broken down into the different groups of people, the support for this option is across the board, with every group having at least 55% support for this statement, and some groups having up to 65% support.

There is also strong overall agreement that any benefit savings should be used to target extra support for vulnerable people (68.3%). This support is reflected across the different groups surveyed, with especially strong support for this statement coming from Council Tax Benefit recipients, women, 55-64 year olds, disabled people and disabled people whose disability limits their activities (support for this statement 70% and above in these groups).

The results show there is uncertainty over whether any savings in benefit should be used to reduce the percentage reduction in Council Tax Benefit rates. Although there is a slight majority in favour of this measure (39.6% in favour of it, compared to 23.8% not in favour and 36.6% not sure), the percentage of those not sure about whether this should be a priority is only marginally (3%) lower to that of those who are in favour of it. Second and Empty home owners and non Council Tax Benefit recipients were much more likely to answer no to this question than not sure. This is discussed further in the individual breakdown of results for each question.

### 3. Results by Question

In this section, the detailed results for each question asked will be set out. Where there were less than 50 respondents for groups, the result cannot be relied on as there are not enough respondents for the result to be significant. Any results with less than 50 respondents will be highlighted and acknowledged for clarity.

#### Question 1

Q: Which of the following options do you support?

Option 1: reduce benefit awards by 24.5%

Option 2: reduce benefit awards by 18.5% and reduce the discount for empty homes

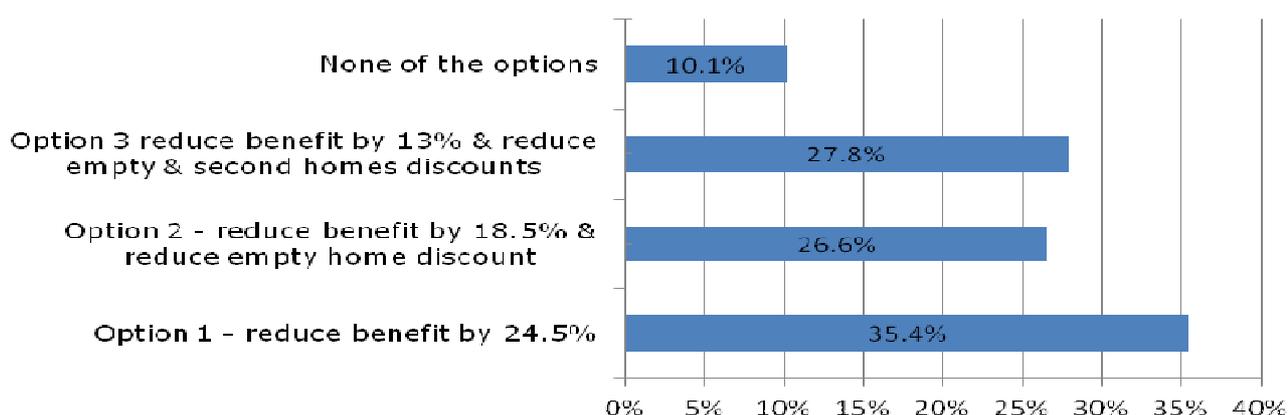
Option 3: reduce benefit awards by 13% and reduce discounts for empty and second homes

Option 4: None of the above

<b>Q1 Which of the following options do you support - Overall</b>		
<b>Option</b>	<b>Total</b>	<b>%</b>
Option 1 - reduce benefit by 24.5%	107	14.1%
Option 2 - reduce benefit by 18.5% & reduce empty home discount	63	8.3%
Option 3 reduce benefit by 13% & reduce empty & second homes discounts	366	<b>48.2%</b>
None of the options	223	29.4%
<b>Grand Total</b>	<b>759</b>	
No response	27	

Overall, there is a clear majority (48.2%) in favour of the option (Option 3) to reduce council tax benefit by a lesser amount, and to reduce empty and second home discounts. However the next most popular option overall is none of the options (29.4%). This shows that although there may not be consensus over what other measures could be taken instead, out of the options presented to respondents, Option 3 was the most popular. Once results are broken down by group and analysed using the different criteria, it is obvious that support for Option 3 is across the board, between 45% and 50% with almost all of the groups. The one major exception is that owners of second and empty homes favour Option 1 (35.4%), with similar levels of support for Option 2 and Option 3 (26.6% & 27.8%). This can be seen in the graph below.

#### Which Option do you Prefer?- Empty and Second Home Owners



## Question 2

Q: Do you think the council should change any of the following elements within the benefit system?

- Ability for customers to claim backdated benefit
- Reduce the level of savings allowed
- Cap benefit to the level of council tax band D

### Ability for customers to claim backdated benefit

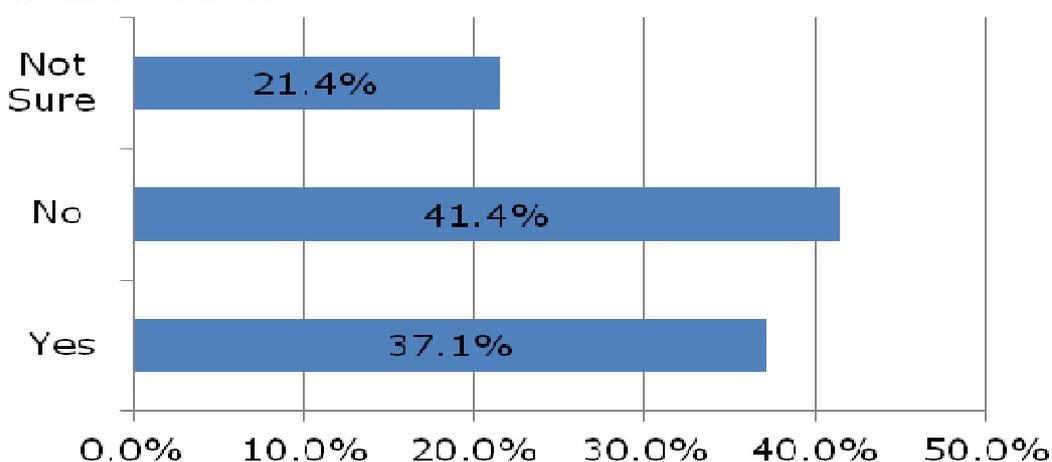
The general consensus on whether the ability to backdate benefit should be changed in the new system is that it should be, with almost 10% more respondents in favour of changing this element of the system, compared to not changing it. However there was still a relatively high amount of respondents who were not sure (23.7%).

<b>Ability to claim backdated benefits - Overall</b>		
	<b>Count</b>	
Yes	307	<b>42.9%</b>
No	239	33.4%
Not Sure	170	23.7%
<b>Grand Total</b>	<b>716</b>	
No response	70	

The results for this element are similar across all the groups. The Yes response levels are all around the 40%-45% mark, with the Nos around the 30%-35% mark, and the Not Sures all around the 23%-25% mark.

One exception to this is the Second and Empty Home Owners, who do not support changing the ability to claim backdated benefits (41.4% chose No, compared to 37.1% who chose Yes). However as there was such a low sample size (70 respondents identifying themselves as second or empty home owners); the actual numerical majority of people not in favour of changing the ability to backdate benefit is 3 (the figures being 26 for and 29 against). This result needs to be treated with caution due to low sample size.

### **Ability for Customers to Backdate Benefits-Second and Empty Home Owners**



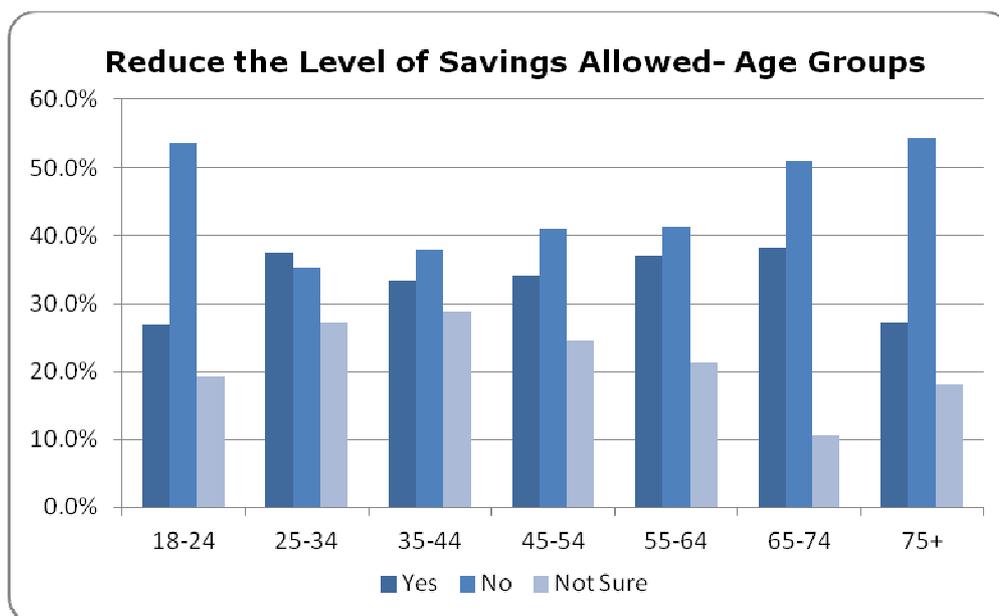
Reduce the level of savings allowed

<b>Reduce the level of savings allowed- Overall</b>		
	<b>Count</b>	
Yes	245	35.0%
No	289	<b>41.2%</b>
Not Sure	167	23.8%
<b>Grand Total</b>	<b>701</b>	
No Response	85	

The overall figure for whether the level of savings allowed should be reduced is mostly mirrored across the groups surveyed. The yes responses are around 35%, nos around 40% and not sures around 25%. The exceptions are where the results have been broken down by age and ethnicity.

When the results are broken down by age, support for reducing the level of savings is strongest in the 25-34 age

group (37.5% agree that saving levels should be reduced, 35.2% disagree). Even though results then tip in favour of not reducing savings levels, the proportions of people who are against it increases with the ascending age groups (35-44 is 37.9%, 45-54 is 41.2%, 55-64 is 41.3%, 65-74 is 51.1% and 75+ is 54.5%). It is important to note however, that the last two age groups (65-74 and 75+) both had low numbers of respondents in them (<50), so cannot be treated as representative results. The 18-24 age group was highly in favour of not reducing the savings rate (53.8%), however once again this age group's responses must be treated with caution due to a low number of respondents in the group.



Respondents from Black or Minority Ethnic backgrounds appear undecided about reducing the level of savings with 44.8% responding not sure and the remaining responses divided equally between yes and no at 27.6%. Although the sample for this group is a small sample with only 29 respondents in this group, it is important to note the variances as this could be relevant when communicating the changes to the benefit system.

Cap benefit to the level of council tax band D

Overall, there was a slight majority in favour of capping benefit to the level of council tax band D (39.7%), however there was also a high amount of respondents who were not sure (38.3%). There are two main results of note when the results are broken down into the different groups.

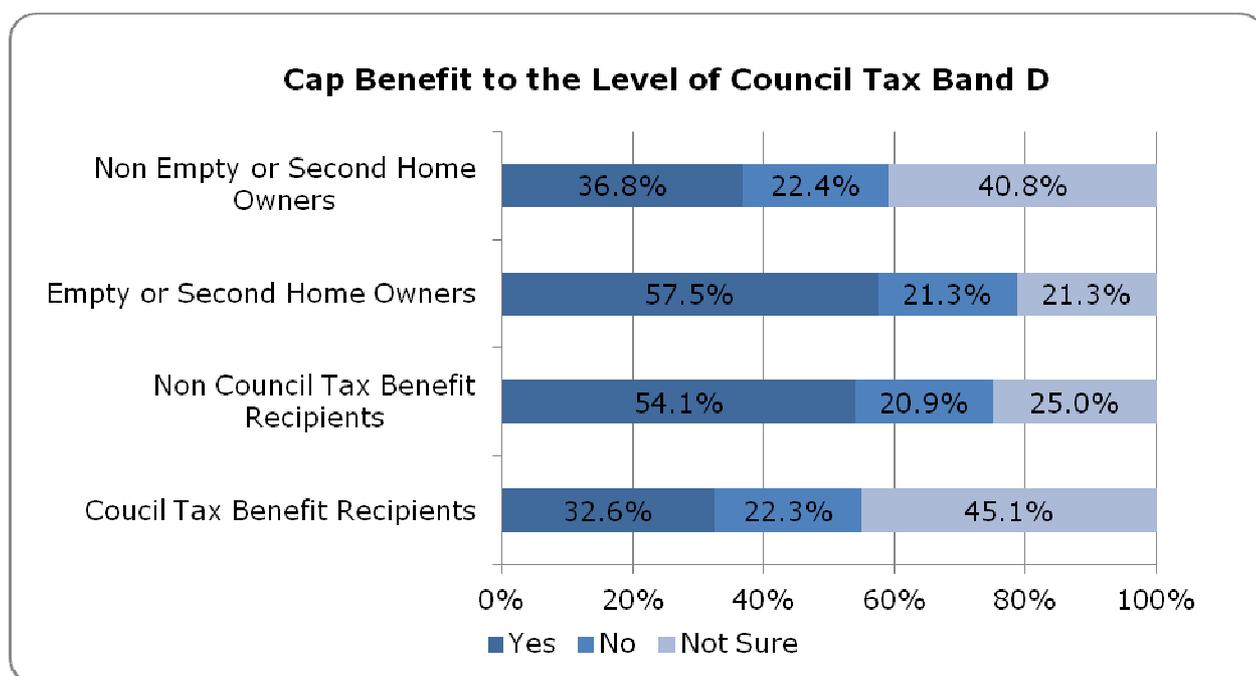
<b>Cap Benefit to the Level of Council Tax Band D- Overall</b>		
	<b>Count</b>	
Yes	281	<b>39.7%</b>
No	155	21.9%
Not Sure	271	38.3%
<b>Grand Total</b>	<b>707</b>	
No Response	79	

There are differences of opinion if you break down the results by second and empty homeowners and council tax benefit recipients.

Council tax benefit recipients, and those who don't own an empty or second home, both have a high amount of people who are not sure whether claims should be capped at band D (45.1% and 40.8% respectively).

Furthermore, those who do not receive council tax benefit and those who own second or empty homes, both agree to capping council tax benefit to band D. In both categories, there is over 50% support for this measure (54.1% of non council tax benefit recipients and 57.5% of second or empty home owners).

In addition it is also worth noting that those who do receive Council Tax Benefit and those who do not own second or empty homes are more unsure as to whether to cap Council Tax Benefit to band D. Women, BME respondents and those 44 years old or younger also were more likely to say they were Not sure in response to this question. Although the final scheme should not disadvantage one group more than any other the levels of uncertainty among the younger age groups and BME groups could be useful when communicating the changes to the benefit system.



### Question 3

Q: Should the benefit saving be used to do any of the following?

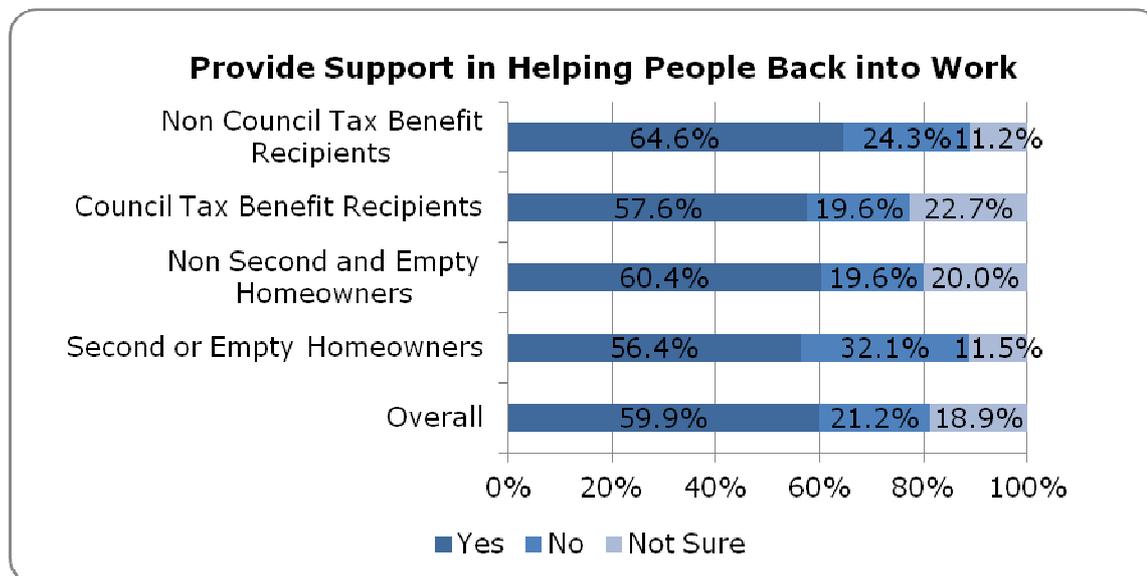
- Provide support in helping people back into work
- Target extra support for vulnerable people
- Reduce the % reduction in benefit rates

#### Provide support in helping people back into work

There is strong support overall for using any benefit savings to help people back into work across all groups. 59.9% of people asked responded that this should be done, with 21.2% answering no and 18.9% not sure. This strength of opinion is reflected across all the groups in which the results were broken down (and in which response rates are high enough), with all groups having around 55%-60% of respondents answering yes, and the nos and not sures around the 15%-20% mark. The one group that had slightly different results was second or empty homeowners. Second or empty home owners had similar levels of support for yes, but had a stronger level of support for no and less support

<b>Provide Support in Helping People Back into Work-Overall</b>		
	<b>Total</b>	
Yes	402	<b>59.9%</b>
No	142	21.2%
Not Sure	127	18.9%
<b>Grand Total</b>	671	
No Response	115	

for not sure than the overall result. The graph below shows how similar some of the groups are to the overall result.



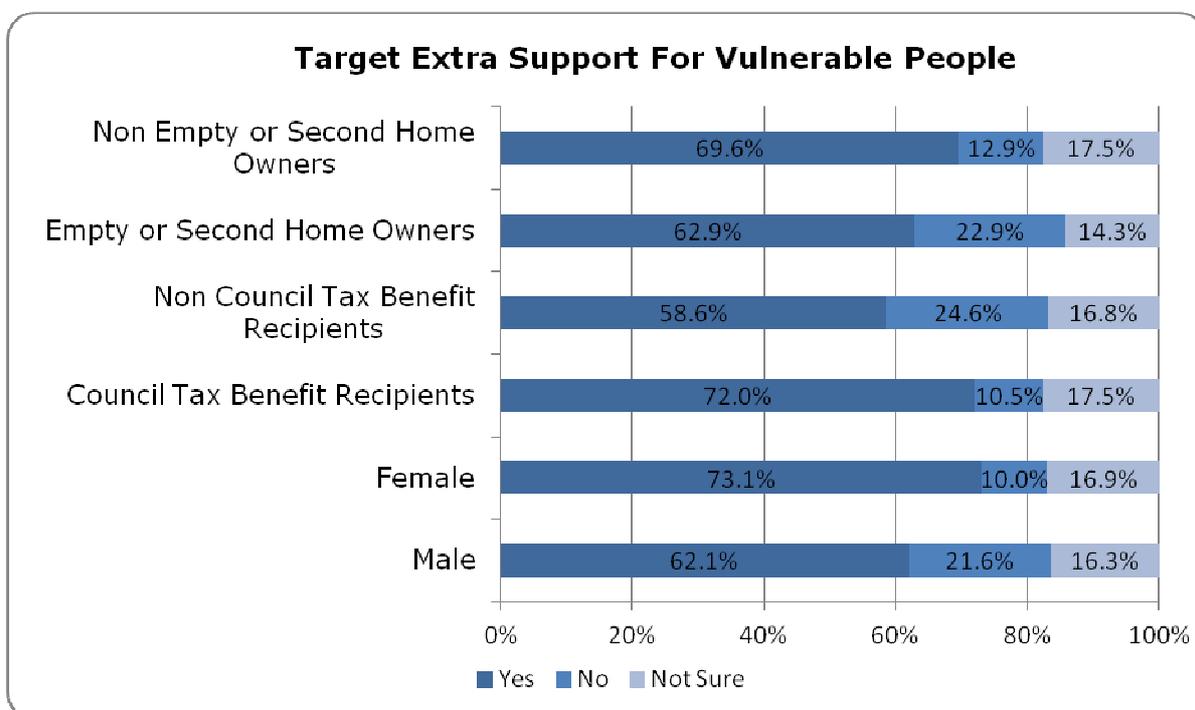
Target extra support for vulnerable people

There is strong overall support for targeting extra support for vulnerable people, with 68.3% of respondents agreeing with this statement. There is also a fairly equal split between those disagreeing and those not sure about the statement.

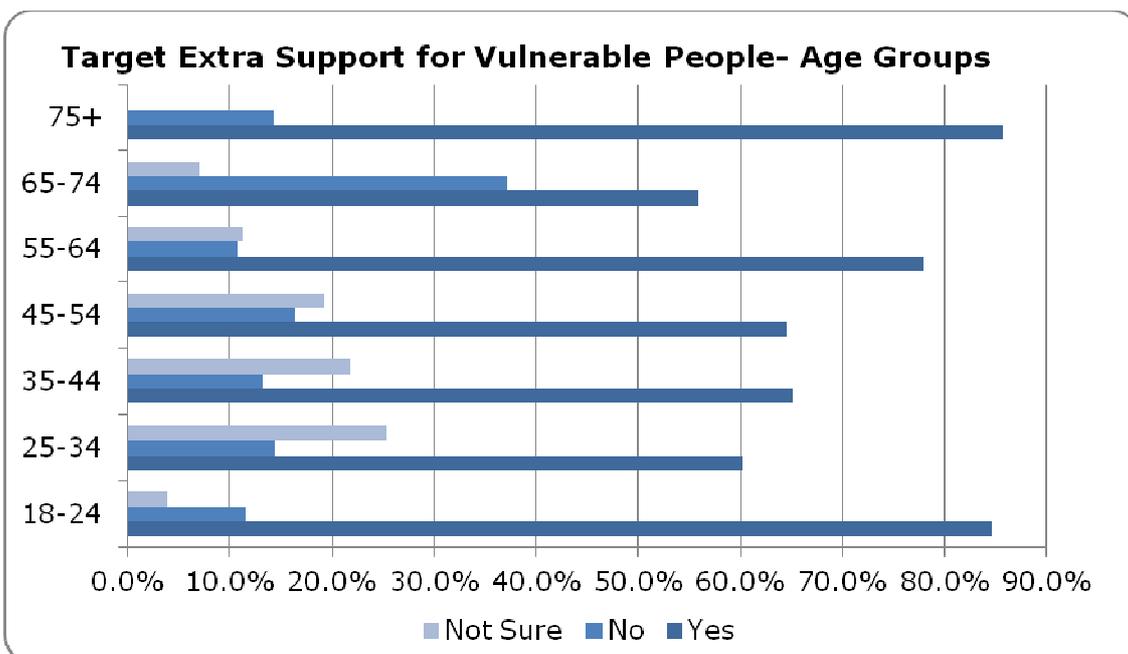
<b>Target Extra Support for Vulnerable People- Overall</b>		
		<b>Total</b>
Yes	<b>68.3%</b>	450
No	14.7%	97
Not Sure	17.0%	112
<b>Grand Total</b>		<b>659</b>
No Response		127

Once the results are broken down by group some differences emerge. More women than men agree with targeting extra support for vulnerable people(73.1% vs 63.1%), with more men than women also disagreeing with this (21.6% vs 10%), and the percentage of not sures being relatively

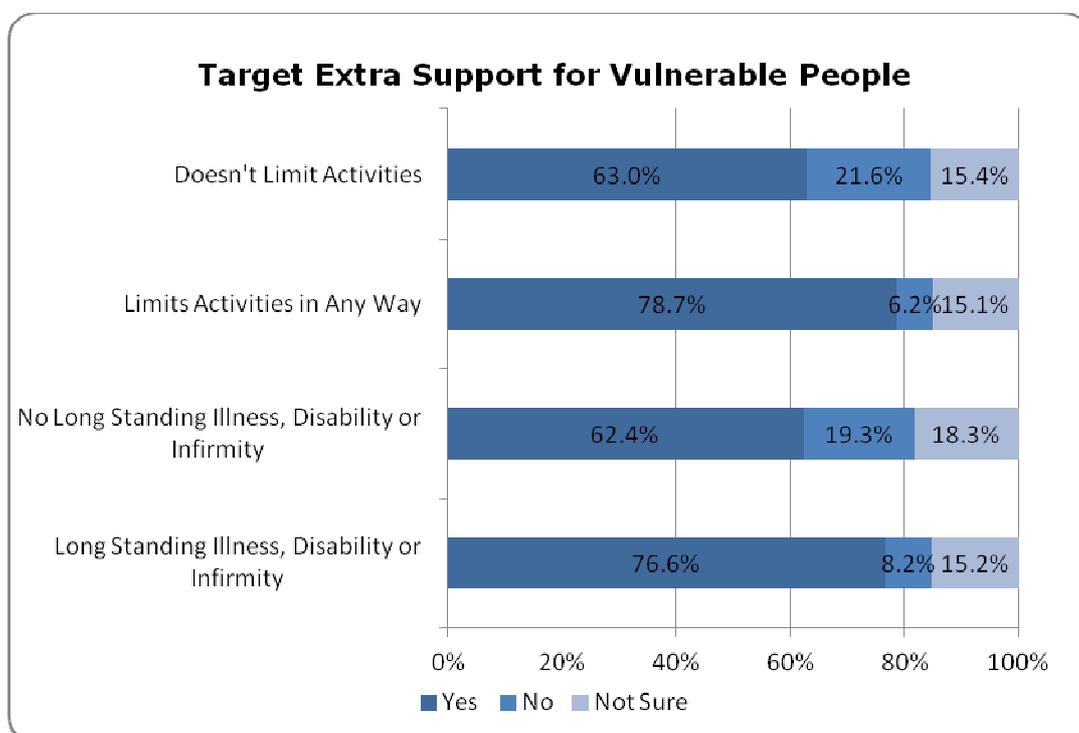
similar (16.3% of men, and 16.9% of women).



Non Council Tax Benefit recipients and empty or second home owners were more likely to respond no to providing extra support for vulnerable people. It would appear that there is more support for targeting support for vulnerable people in the lowest (18-24) and highest (over 75) age groups, however this trend cannot be verified due to the small sample numbers in these groups. There is also a trend of not sure answers declining with age group increase. These trends can be seen on the graph on the next page.



There is also a significant difference between those with long standing illnesses, infirmities or disabilities and those without, as well as those whose disabilities, illnesses and infirmities limit their activities and that don't. Those with disabilities, and those whose disabilities limit their activities in some way are more in favour of targeting extra support for vulnerable people, as well as less against it, compared to those who do not have disabilities and those whose disabilities do not limit their activities in some way.



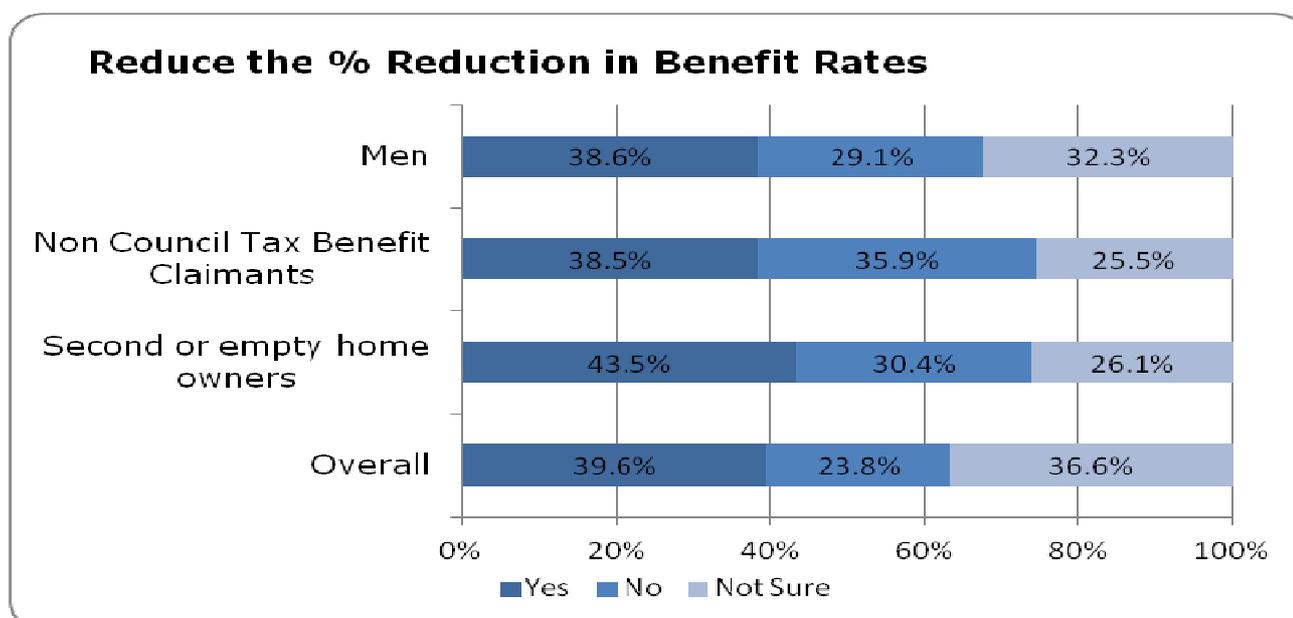
Reduce the % reduction in benefit rates

The overall response on this question was that similar levels of respondents answered 'yes' and 'not sure' (39.6% & 36.6%), with a much lower amount of respondents answering 'no' (23.8%).

<b>Reduce the % Reduction in Benefit Rates- Overall</b>		
	<b>Total</b>	
Yes	253	<b>39.6%</b>
No	152	23.8%
Not Sure	234	36.6%
<b>Grand Total</b>	<b>639</b>	
No Response	147	

When analysing the group responses there is a clear trend, with most groups responding in favour of reducing the % reduction in benefit rates at around the 40% mark, some groups of respondents are more certain than others that they do not want this to happen. This is demonstrated by the larger proportions of

respondents answering 'no' to this question than the overall result. These groups are non Council Tax Benefit claimants (35.9%); second or empty home owners (30.4%); and men (29.1%). Correspondingly the percentages of respondents answering not sure also declined for these groups, compared to the overall result.



## Question 4

### Q. Is there anything else you would like to add?

This section gave respondents the opportunity to add further comments to their responses to the survey. These comments were placed in a table, then read through individually and categorised. Some comments could be placed in more than one category as they may refer to several issues/themes. All of the categories are shown on the table on the next page, and a graph showing the top ten categories is on the page after.

The most common theme in the comment section was that people would struggle if exemptions were removed/benefit was cut and/or that they were concerned about the increase. Examples of such comments were:

- 'I think reducing the amount of council tax benefit could lead to more debt for families already struggling, especially single parents who want to work but cannot afford child care'
- 'My circumstances are such that I really cannot imagine being able to pay any extra. My budget is so stretched with two disabled children that I have no means to pay'
- 'Already finding it difficult financially, this will inevitably make it worse'

The next most common theme was that the council should make savings elsewhere or find alternatives. Examples of such comments were:

- 'I think the excessive salaries paid to council executives should be reduced'
- 'The rich people should pay the most because they can afford to'
- 'Stop wasting money on high street revamp'

There was also high levels of support for removing or cutting the exemption for second and empty homeowners. Examples of such comments were:

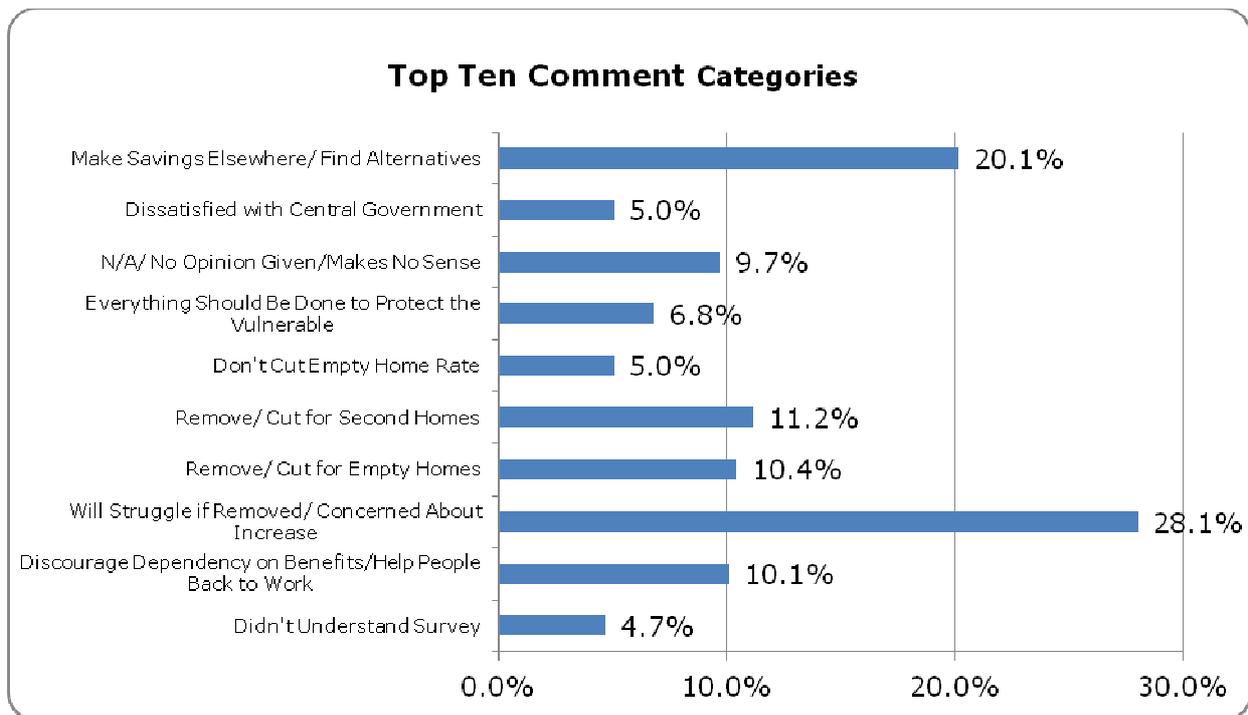
- 'No reductions for second homeowners or empty properties. This will discourage 2<sup>nd</sup> homeowners and those who have empty properties'
- 'I do believe second homes should be taxed the same as first homes and empty homes be taxed the same as first homes after an allotted period of time (maybe 1 year unless they are up for sale)'
- 'If people can afford a second home then they can afford to pay the full amount'

There were lots of comments that fitted in to the category 'everything should be done to protect the vulnerable', with 6.8% of comments fitting in to this category.

One very specific issue that was raised in two comments was to review whether there should be a 'properties waiting for a minister of religion to occupy them' exemption.

There were also 10 respondents who answered that pensioners should be protected, however it was stated in information that accompanied the survey that this was already the case.

<b>Category</b>	<b>Number</b>	<b>%</b>
Didn't Understand Survey	13	4.7%
Discourage Dependency on Benefits/Help People Back to Work	28	10.1%
Will Struggle if Removed/ Concerned About Increase	78	28.1%
Remove/ Cut for Empty Homes	29	10.4%
Remove/ Cut for Second Homes	31	11.2%
Don't Cut Empty Home Rate	14	5.0%
Don't Cut Second Home Rate	8	2.9%
Don't Cut Benefits At All	8	2.9%
Everything Should Be Done to Protect the Vulnerable	19	6.8%
Feel the Decision has Already Been Made	3	1.1%
N/A/ No Opinion Given/Makes No Sense	27	9.7%
Crack Down on Fraud	8	2.9%
Limit Backdating Benefit Claims	1	0.4%
Dissatisfied with Central Government	14	5.0%
Increase Single Person Discount to 50%	2	0.7%
Reduce Savings Level Required	3	1.1%
Make Savings Elsewhere/ Find Alternatives	56	20.1%
Unconcerned/Unaffected	4	1.4%
Protect Pensioners	10	3.6%
Remove Waiting for Religious Minister to Occupy Empty House	2	0.7%
<b>Grand Total</b>	<b>278</b>	



#### **4. Response Rates**

The table on the following page shows response rates of our sample. This is compared to demographic data, taken from Office for National Statistics figures<sup>1</sup>, and compared to the benefit claimant profile, taken from data submitted by Maidstone Borough Council Revenues & Benefits Department<sup>2</sup>.

To find the percentage of empty and second homeowners and the Council Tax Benefit claimant rate the number of empty and second homeowners, and the number of Council Tax Benefit claimants were compared with the total number of Council Tax Accounts.

It is therefore important to bear in mind that this does not necessarily reflect the amount of *individuals* who consider themselves as claiming Council Tax Benefit, as Council Tax Benefit is allocated on a per household basis and there may be several individuals in a household (thus leading to each individual in the household answering yes to the question of receiving housing benefit). It is for this reason, and the supplementary reason that the survey was sent out mainly to Council Tax Benefit Recipients, that Council Tax Benefit recipients were extremely over represented in our survey compared to the claimant profile that was assembled from our data.

The response rate was calculated by comparing the total amount of responses to the total amount of postal surveys sent out. This figure could potentially be misleading, as we also had surveys that could be filled out in person and online by anybody, whether they were sent a postal survey to fill out or not. Customers who made contact with the council on the telephone about council tax were reminded about the survey, and were told about the online version that could be completed. The survey that could be filled out in person was situated in the Maidstone Gateway, and the online survey was posted on the council's website and social media sites. This means that we must assume that people other than those sent a survey in the post may well have filled out the survey, leading to the potential of the response rate figure to be slightly inaccurate. The response rate for postal surveys only is 12.4%; which we can be relatively certain about.

The sample group is much closer in terms of gender to the general population than the benefit claimant profile. This is surprising as the survey was sent out to Council Tax Benefit claimants, and it would be expected that the profile of our respondents would match the claimant profile more closely than the general population.

In terms of age, those in the age groups of 45-54 and 55-64 were overrepresented, the age group 35-44 is the same as the general population and all other age groups were under represented.

Black and Minority Ethnic residents were under represented in our sample group by 1.9%. It is difficult to get a large enough sample of BME respondents for their results to be significant due to the extremely low number of those who are BME who live in the borough.

Those with a long standing illness or disability were also over represented in our sample, both compared to the population and the Council Tax Benefit claimant profile. It should be noted that this question is subjective and may change during a person's life time.

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<sup>1</sup> Gender and Age Groups 2011 ONS data; Ethnicity 2009 ONS data; and disability 2001 Census/ONS

<sup>2</sup> Data supplied from Maidstone Borough Council Revenue and Benefits Department on the 8/11/12

<b>Response Rates Groups</b>	<b>Count</b>	<b>Percentage</b>	<b>Percentage Difference v. Population Data</b>	<b>Percentage Difference v. Claimant Profile</b>
Responses Received	786	14.56%		
<b>Benefit Recipients</b>				
CT Benefit Recipients	534	69.7%		53.9%
Non CT Benefit Recipients	232	30.3%		-53.9%
Total	766			
No Answer	20			
<b>Survey Returned</b>				
Online	103	13.1%		
Postal	671	85.4%		
Person	12	1.5%		
<b>Second/Empty Homes</b>				
Second/Empty Homeowners	84	11.2%		9.3%
Non Second/Empty Homeowners	663	88.8%		-9.3%
Total	747			
No Answer	39			
<b>Gender</b>				
Male	338	44.4%	-4.8%	9.4%
Female	424	55.6%	4.8%	-9.4%
Total	762			
No Answer	24			
<b>Age Groups</b>				
18-24	27	3.5%	-3.5%	
25-34	93	12.1%	-3.9%	
35-44	146	19.0%	0.0%	
45-54	208	27.1%	8.1%	
55-64	229	29.8%	13.8%	
64-75	50	6.5%	-5.5%	
75+	15	2.0%	-8.0%	
Total	768			
No Answer	18			
<b>Ethnic Group</b>				
White Groups	720	95.2%	1.9%	
BME	36	4.8%	-1.9%	
Total	756			
No Answer	30			
<b>Illness, Disability or Infirmary</b>				
Yes	305	40.0%	28.9%	23.8%
No	458	60.0%		
Total	763			
No Answer	23			

## **5. Feedback from Stakeholder Meetings**

We held a number of stakeholder consultation meetings for the following groups:

- Private landlords
- Social landlords
- Third sector advice agencies
- Disability rights groups
- Parish forum

The response from all groups was that they accepted that the Local Authority had to make some form of change and that Option 3 was their preferred option. The representatives from the third sector advice agencies and the disability rights groups also felt that consideration should be given to providing further support to disabled customers who have less ability to increase their income to meet the increased Council Tax charge.

### Private Landlords

There were 5 private sector landlords that attended the consultation meeting and each of them stated that Option 3 was the most appropriate choice. There was concern from the landlords at the impact of changing class C exemption.

### Social Landlords

The meeting was attended by representatives from Golding Homes, Moat Housing Association, Sanctuary Housing Association and Orbit Housing Association. Each organisation agreed that option three was the best option for their tenants.

Golding Homes commented that the reduction in class C exemption would have a significant impact on their organisation.

### Third Sector Advice Agencies

The meeting was attended by representatives from Age UK and Voluntary Action West Kent. Both organisations believed that Option 3 was the best option for their customers, however both also believed that the Council should consider providing additional support to disabled people as that group is less able to increase their income to meet the additional Council Tax.

### Disabled Rights Groups

The meeting was attended by a representative from the Centre for Independent Living and a disabled customer who did not officially represent the group.

Again, both attendees believed that Option 3 was the best option for their customers, however both also believed that the Council should consider providing additional support to disabled people as that group is less able to increase their income to meet the additional Council Tax. It was also suggested that any additional income generated by changes to Council Tax Support could be used for apprenticeship courses to help young disabled customers back into work.

**Original Survey Mail Out****Appendix A**

Dear

**Council tax benefit is changing – please have your say**

The Government is planning to stop council tax benefit. It has asked councils across the country to develop local schemes to replace it. However, Government funding of the new local scheme will be reduced by about 10%. Local councils must decide how this shortfall is to be met.

We have sent you this survey because you either receive council tax benefit or could be affected by the changes. In future it is very likely that everyone on council tax benefit will have to pay something or more towards their council tax bill.

We have already taken some decisions on how to fund the 10% shortfall. However, we still need to decide how the local scheme will work and this is your chance to have your say. The following pages:

- set out the approach in Kent and the decisions already taken
- set out the options available
- ask for your views on these options

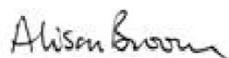
We will treat your views in confidence. We will use them, along with the views of a range of other stakeholders, to finalise a new Council Tax Support scheme.

If you have any questions or concerns about this survey please see the enclosed 'frequently asked questions' or contact our Benefits Team at [benefits@maidstone.gov.uk](mailto:benefits@maidstone.gov.uk) or call (01622) 602750. They will be happy to help you.

We very much hope you will be able to take part as your views are very important to us.

**Please complete and return this survey in the post-paid envelope or respond online at [www.maidstone.gov.uk](http://www.maidstone.gov.uk) by 8 October 2012.** Thank you in advance for your help.

Yours sincerely,



**Alison Broom, Chief Executive**

**If you need this questionnaire in large print or another format call 01622 602750.**

## The Government's approach

The Government is planning to stop the current national council tax benefit scheme from next April 2013. All councils have to replace it with their own local scheme called Council Tax Support. The Government will be giving local councils about 10% less money to provide the new local scheme.

The Government has said there will be no change to the amount of help that pensioners get or any change to the discount applied to single occupiers.

## The Kent approach – decisions taken so far

Most of the council tax we collect each year is passed to Kent County Council. Some is given to help fund Kent Police and Kent Fire & Rescue, as well as parish councils. So these are all affected by the change to the scheme. Following consultation with Kent County Council, Kent Police and Kent Fire & Rescue, it has been decided that the shortfall in funding (£1.3million) will not be met by increasing council tax or cutting services.

This means that the shortfall in funding will be met by paying less in council tax support. The council also has an opportunity to change the discounts provided for empty homes and second homes, which could help limit the impact of the benefit changes, as outlined within options 2 & 3.

## Decisions still to be taken

This is where we welcome your views. We need to make further decisions about the new local Council Tax Support scheme itself. We have identified three options below, along with wider changes that could be made to how the benefit scheme works. We have set out their impact in the enclosed "How will these changes affect me?". All of these options could be implemented by the April 2013 deadline. They also make up the 10% reduction in Government funding.

### Option 1 - reduce benefit awards by 24.5%

We would work out the benefit in the same way as the current national benefit system and reduce the final benefit award by 24.5%. The cut of 24.5% is needed to cover the funding shortfall mainly because the Government has said that pensioners must be protected. Pensioners make up about half of the people who currently receive council tax benefit in Maidstone.

### Option 2 - reduce benefit awards by 18.5% and reduce the discount for empty homes

We would work out the benefit in the same way as the current national benefit system and reduce the final benefit award by 18.5%. We would also reduce the discount available for owners of empty properties from six to three months.

### Option 3 - reduce benefit awards by 13%, reduce discounts for empty and second homes

We would work out the benefit in the same way as the current national benefit system and reduce the final benefit award by 13%. We would also reduce the discount available for the owners of empty properties from six to one month and stop the 10% discount awarded to people with second homes.

## Making wider changes to the benefit system

We would also like your views on other changes that could be made to the benefit system. This includes changes to stop customers from applying for backdated benefit, reducing the level of savings allowed or capping the level of benefit to residents living in more expensive properties.

**Council tax benefit is changing – please have your say**

The Council’s preferred choice is option 3. It believes this protects low income households and encourages the use of empty homes.

To help us make a final decision about these options please answer the following questions.

**Q1. Which of the options do you support? (please select one only)**

- (a) Option 1 - reduce benefit awards by 24.5%
- (b) Option 2 - reduce benefit awards by 18.5% and reduce the discount for empty homes
- (c) Option 3 - reduce benefit awards by 13%, reduce discounts for empty and second homes
- (d) None of the above

**Q2. Do you think the Council should change any of the following elements within the benefit system?**

- Ability for customers to claim backdated benefit  Yes  No  Not sure
- Reduce the level of savings allowed  Yes  No  Not sure
- Cap benefit to the level of council tax band D  Yes  No  Not sure

**Q3. Should the benefit saving be used to do any of the following?**

- Provide support in helping people back into work  Yes  No  Not sure
- Target extra support for vulnerable people  Yes  No  Not sure
- Reduce the % reduction in benefit rates  Yes  No  Not sure

**Q4. Is there anything else you would like to add?**

**Q5. Do you currently receive council tax benefit?**  Yes  No

**Q6. Do you own an empty or second home?**  Yes  No

**Q7. Are you...?**

Male  Female

**Q8. Which of the following age groups do you fall into? (Please tick one box only)**

- 18 - 24     55 - 64
- 25 - 34     65 - 74
- 35 - 44     75+
- 45 - 54

**Q9. Which of these ethnic groups do you belong to? (Please tick one box only)**

**White British/other**

- White English/Welsh/Scottish/Northern Irish/British
- White Irish
- Other white background (please write in) \_\_\_\_\_

**Mixed**

- White and Black Caribbean
- White and Black African
- White & Asian
- Other mixed background (please write in) \_\_\_\_\_

**Asian or Asian British**

- Indian
- Pakistani
- Bangladeshi
- Chinese
- Other Asian background (please write in) \_\_\_\_\_

**Black or Black British**

- African
- Caribbean
- Other Black background (please write in) \_\_\_\_\_

**Disabilities**

**Q10. Do you have a long standing illness, disability or infirmity?**

- Yes     No

**If yes, does this illness or disability limit your activities in any way?**

- Yes     No

**Thank you**