



# Watford Borough Council Local Council Tax Support Consultation 2012

## Why are we consulting

The government is proposing to abolish the national scheme for council tax benefits (CTB) for those who may have difficulty in paying their council tax bills on 31 March 2013.

All councils have to replace the national scheme with their own local one, called a council tax support scheme. To ensure we have a scheme that suits our borough we are consulting on proposals for our new scheme.

Watford Borough Council's local scheme will have to take into account the following:

1. The amount the government will give to each council to fund the local scheme will be 10% less than it gave under the current council tax benefit scheme. This means that Watford will receive around £780,000 less from the government so it will need to look at ways to make this saving. It means we have to make some difficult decisions about who gets financial support and how much
2. Pensioners will be protected from any changes that a new scheme will introduce and will have their support calculated the same way as they are now

If the council wanted to keep the current CTB scheme (so not reducing the council tax support it pays) it would need to fund the extra cost itself, which would mean an increase in council tax for everyone or cost reductions in other services provided by the Council.

Instead, Watford is proposing a new scheme that is as fair as possible and in line with the needs of the community. The council is consulting with residents and other interested stakeholders from 15 August to 8 October 2012 to find out their views. Feedback from this consultation will be used by the council's Cabinet in deciding the detail of the new scheme later in the year.

**The new scheme will start from 1 April 2013.**

## Who will be affected?

Apart from pensioners, everyone of working age currently entitled to council tax benefit will potentially be affected so it's important to have your say. As the scheme concerns Watford's local approach to support for council tax, we are keen to receive views from all residents whether or not they currently claim benefit and from the voluntary sector and relevant advice organisations. The information you provide will be treated confidentially and used solely by Watford Borough Council.

## **Our local scheme**

Watford Borough Council will need to reduce the amount it pays in council tax support to people who are working age so that it does not increase the council tax that everyone will have to pay.

There are **two** options under consideration, which we would like you to comment on. These are:

### **Option 1**

To reduce the council tax support that is received by **all** working age claimants by a fixed percentage.

This will be in the region of **17%** when compared to the amount of support a person is getting in council tax benefit this year

### **Option 2**

To make savings by identifying a range of reductions to the amount Watford BC pays to certain claimants. This would mean no one faces a reduction in their support as high as 17%

**Q1. Considering the two options for Watford's local scheme outlined above, which do you think should be taken forward:** Please tick one box only

**Option 1**

Reduce the council tax support for all working age claimants by 17%

**Option 2**

Identify a range of reductions to payments made to certain claimants so no one faces a 17% reduction in their support

If Watford BC were to take forward Option 2 there are a number of options that have been identified to help achieve the savings needed. These are outlined below:

**Q2. Please indicate if you agree or disagree with the following options on discounts that Watford BC could introduce as part of its local council tax scheme:**

		Agree	Disagree	Don't know
Option 1	<p><b>Level of savings</b> Under the current scheme you can't receive council tax benefit if you have savings (money in the bank, shares etc) of more than £16,000.</p> <p><b>Option:</b> We could reduce this limit for our council tax support scheme to £8,000 from April 2013.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Option 2	<p><b>Non-dependent deductions</b> Under the current scheme, if you have an adult living with you (e.g. grown up son or daughter) we make a deduction from the council tax benefit we pay.</p> <p><b>Option:</b> We could increase the level of deductions so they are double the current level.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Option 3	<p><b>Capping support to the level of a Band D property</b> All properties have a council tax band (based on their value). These range from A – H (H being the most expensive properties). Under the current scheme you can receive support no matter what band property you live in.</p> <p><b>Option:</b> We could cap the amount of support so that anyone in a Band E property or above will have their level of support calculated as if they lived in a Band D property.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Even if we did take forward the three options above, the savings we would make would not be enough to cover the £780,000 cut in our budget.

As a result Watford BC is also considering the following options that affect current exemptions and other charges. Many of these options will help discourage owners from leaving properties empty and help increase the number of properties available within the borough.

**Q3. Please indicate if you agree with the following options on exemptions and other charges that Watford BC could introduce as part of its local council tax scheme:**

		Agree	Disagree	Don't know
Option 4	<p><b>Empty properties needing structural work</b> At the moment, if a property is empty and needs structural work to make it fit to live in, no council tax is charged for up to <b>12 months</b>.</p> <p>The government is planning to abolish this exemption and leave us to decide if we want to offer a discount from 0% to 100%.</p> <p><b>Option:</b> We could stop granting any discount on empty properties needing structural work (i.e. 0% discount)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Option 5	<p><b>Empty and unfurnished properties</b> At the moment if a property is empty and unfurnished, no council tax is charged for up to 6 months.</p> <p>The government is planning to abolish this exemption and leave us to decide if we want to offer a discount from 0% to 100%.</p> <p><b>Option:</b> We could stop granting any discount on properties that are empty and unfurnished (i.e. 0% discount)</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Option 6	<p><b>Second homes</b> At the moment, we grant a discount of 50% on council tax for properties classed as second homes.</p> <p>The government is planning to change the law so that councils can charge full council tax on second homes.</p> <p><b>Option:</b> We could charge full council tax on second homes</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Option 7	<p><b>Empty homes premium</b> The government is planning to allow councils to charge more council tax on a property that has been empty for more than 2 years</p> <p><b>Option:</b> We could charge an extra 50% where a property has been empty for more than 2 years</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Q4. Are you?**

- An organisation (**please go to Question 5**)
- An individual (**please go to Question 6**)

**Q5. Are you responding to this consultation in your capacity as a representative of any of the following?**

- Voluntary organisation
- Advice organisation
- Precepting body
- Housing association
- Landlord
- Other (please write in)

.....

***PLEASE GO TO THE END OF THE SURVEY – QUESTION 21 – FINAL COMMENTS***

**Q6. Do you pay council tax to Watford Borough Council?**

- Yes
- No

**Q7. Do you currently receive council tax benefit?**

- Yes
- No

**Q8. Would any of the changes outlined above impact your household?**

- Yes (go to Q9)
- No (go to Q10)

**Q9. If yes, which one(s)?**

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Option 1</b> – Level of savings                                  | <input type="checkbox"/> <b>Option 4</b> – Empty properties needing structural work |
| <input type="checkbox"/> <b>Option 2</b> – Non-dependent deductions                          | <input type="checkbox"/> <b>Option 5</b> – Empty and unfurnished properties         |
| <input type="checkbox"/> <b>Option 3</b> – Capping support to the level of a Band D property | <input type="checkbox"/> <b>Option 6</b> – Second homes                             |
|  | <input type="checkbox"/> <b>Option 7</b> – Empty homes premium                      |

## About You

*It would be very helpful if you could complete this part of the survey. The information you give us will help us find out if all sections of the community are taking the opportunity to share their views on the future of our services. All the questions are voluntary and your answers will be completely anonymous and not used for any other purposes. They are, in the main, in line with the questions asked in the Census 2011.*

**Q10.** Are you

Male

Female

**Q11.** To which of these groups do you consider you belong to?

### White or White British

English / Welsh / Scottish /  
Northern Irish / British

Gypsy or Irish Traveller

Irish

Any other White background   
(✓ and write in below)

.....  
**Mixed / multiple ethnic groups**

White & Black Caribbean

White & Black African

White & Asian

Any other mixed / multiple  
ethnic background   
(✓ and write in below)

.....

### Black or Black British

Caribbean

African

Any other Black background   
(✓ and write in below)

.....

### Asian or Asian British

Indian

Pakistani

Bangladeshi

Chinese

Any other Asian background   
(✓ and write in below)

.....

### Other ethnic group

Arab

Other ethnic group   
(✓ and write in below)

.....

**Q12.** Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

- Yes, limited a lot
- Yes, limited a little
- No

**Q13.** Please indicate your current age group.

- |                      |                          |                      |                          |
|----------------------|--------------------------|----------------------|--------------------------|
| 16 to 24 years ..... | <input type="checkbox"/> | 55 to 59 years ..... | <input type="checkbox"/> |
| 25 to 34 years ..... | <input type="checkbox"/> | 60 to 64 years ..... | <input type="checkbox"/> |
| 35 to 44 years ..... | <input type="checkbox"/> | 65 to 70 years ..... | <input type="checkbox"/> |
| 45 to 54 years ..... | <input type="checkbox"/> | 70 years + .....     | <input type="checkbox"/> |

**Q14.** What is your religion or belief?

- |   |                          |                                    |                          |
|---|--------------------------|------------------------------------|--------------------------|
| No religion.....  | <input type="checkbox"/> | Muslim .....                       | <input type="checkbox"/> |
| Buddhist .....  | <input type="checkbox"/> | Sikh .....                         | <input type="checkbox"/> |
| Christian (including Church of England, Catholic, Protestant and all other Christian denominations) | <input type="checkbox"/> | Any other religion, write in ..... | <input type="checkbox"/> |
| Hindu .....   | <input type="checkbox"/> |                                    |                          |
| Jewish .....  | <input type="checkbox"/> |                                    |                          |

**Q15.** How would you define your sexual orientation?

- |                    |                          |               |                          |
|--------------------|--------------------------|---------------|--------------------------|
| Heterosexual ..... | <input type="checkbox"/> | Lesbian ..... | <input type="checkbox"/> |
| Bisexual .....     | <input type="checkbox"/> |               |                          |
| Gay .....          | <input type="checkbox"/> |               |                          |

**Q16.** What is your legal marital or same-sex civil partnership status?

- |   |                          |   |                          |
|---|--------------------------|---|--------------------------|
| Never married and never registered a same-sex civil partnership | <input type="checkbox"/> | In a registered same-sex civil partnership                              | <input type="checkbox"/> |
| Married   | <input type="checkbox"/> | Separated, but still legally in a same-sex civil partnership            | <input type="checkbox"/> |
| Separated, but still legally married                            | <input type="checkbox"/> | Formerly in a same-sex civil partnership which is now legally dissolved | <input type="checkbox"/> |
| Divorced  | <input type="checkbox"/> | Surviving partner from a same-sex civil partnership                     | <input type="checkbox"/> |
| Widowed   | <input type="checkbox"/> |   |                          |

**Q17.** *Is your gender identity the same as the gender you were assigned at birth.*

Yes

No

**Q18.** *Have you been pregnant or had maternity leave from work within the last two years?*

Yes

No

**Q19.** *Would you say that any of the following describe you or your household?  
**Please tick as many as apply to you***

- A lone parent with one or more children under the age of five
- A lone parent with all children above the age of five
- Living with a partner and one or more children under the age of five
- Living with a partner and with one or more children all above the age of five
- A carer
- A household with full and/or part-time workers
- A household that includes someone who is disabled
- A single person household or a couple without children
- None of them
- Don't know

**Q20.** *Please add any additional comments if you feel the proposed council tax scheme changes will affect you more because of your membership of any of the above groups.*

---

## **Final Comments**

**Q21.** **Do you have any additional comments on the proposed local council tax scheme you would want us to consider.**

**Thank you very much for taking part in this survey**