

Council Tax Reduction scheme 2014-2015

A consultation

Camden's proposals

We are proposing a Council Tax Reduction (CTR) scheme for 2014 -2015 that is in line with the needs of the community and incentivises people to get back into work. Before making a decision we are seeking the views of local people and those who may be affected.

For more details about the various options and additional information please see:

- [Frequently Asked Questions](#)
- [Background Information](#)
- [Equality Impact Assessment](#)
- [Draft proposed CTR scheme 2014-2015](#)

Pension Credit Age (100% scheme)

If you are of Pension Credit age you will not be affected by any changes. People of Pension Credit age can have a maximum of 100% of their Council Tax paid depending on their income and other circumstances.

Working Age Scheme (WA scheme)

If a person is not of Pension Credit age they will be on the Working Age (WA) scheme and their CTR will be determined by the rules of the WA scheme

Camden's 2013 – 2014 Working Age scheme

In 2013/14 Camden adopted a 91.5% WA scheme which meant that all working age CTR recipients had to pay a minimum of 8.5% towards their Council Tax bill.

Revising the scheme

By law each financial year the Council must consider whether to revise or replace its scheme. Any revision must be made by 31 January in the preceding financial year to that which it is to take effect. This means the Council must consider any revision to its current scheme by 31 January 2014.

We have looked at the scheme and would like to make a change in 2014-2015 in order to encourage people to start work or increase their hours. This is why we are asking for your opinion.

Camden's 2014 – 2015 Working Age scheme

Our preferred option for Camden's 2014-15 scheme is to:

1. Keep the current Council Tax Reduction scheme where the maximum support available to working age people is 91.5% of their Council Tax liability
2. Increase the earnings disregard by £10 per week
Under the current scheme, if someone is working, the following amounts of earned income are ignored before we work out how much help they are entitled to. These amounts were set in 1988 and have not changed since
 - Single person - £5 per week
 - Couple - £10 per week
 - Lone Parent - £25 per week
 - Some disabled people, carers and those in special occupations - £20 per week

The Council's preferred option would be to increase these amounts by £10 per week in order to encourage people to start work or increase their hours. We could do this without reducing the help other working age people get.

We would like your opinion about whether to make this change.

Your opinion

The Council would like your views on its preferred scheme for 2014-15. In particular:

- Whether the maximum level of support to working age applicants should remain 91.5% as it is now
- Whether people who are working should get extra help with their Council Tax
- Whether you have any comments or suggestions about our preferred draft Council Tax Reduction scheme or these changes generally.

The consultation is running from 9 September 2013 to 15 November 2013.

Please complete the attached form and return it to

**CTRS Consultation
Benefits Office
Camden Town Hall
Argyle Street
London
WC1H 8NJ**

1 What level of support should working age people receive?

At the moment all working age CTR recipients receive a maximum of 91.5% towards their Council Tax bill.

The Council's preferred option would be to leave this the same for 2014-2015

Do you agree that the level of support for working age people should stay the same?

- Yes
- No
- Don't Know

2 Should people who are working get more support?

At the moment if someone is working we ignore a certain amount of their wages when we calculate how much benefit they are entitled to.

The Council's preferred option would be to increase the amount we ignore by £10 in order to encourage people to start work or increase their hours. We could do this without reducing the help other working age people get

Do you agree that people who are working should get more support?

- Yes
- No
- Don't Know

3 Should we give more help to any other groups of people?

The effect of giving any more groups of people additional help would be that other working age people might have to pay more towards their Council Tax.

Do you think we should give more help to any other groups?

- Yes
- No
- Don't Know

If you answered 'yes' please state one group you think should be given extra help

4 Additional comments

Please use the space below to tell us any comments or suggestions about our preferred draft Council Tax Reduction Scheme for 2014-15 or these changes generally

You're almost at the end of the questionnaire and we would like some information about you.

5 Do you live in Camden?

Yes

No

If you answered 'yes', what is your postcode?

6 Do you currently pay Council Tax to Camden Council?

Yes

No

7 Does your household receive Council Tax Reduction?

Yes

No

Don't Know

8 Do you or people in your household receive any other benefits

- Yes
- No
- Don't Know

9 Monitoring information

What is your gender?

- Male
- Female
- Prefer not to say

Do you consider yourself to have a disability?

- Yes
- No
- Prefer not to say

Which best describes your tenure?

- Owner Occupier
- Rented from the Council
- Rented from Private landlord
- Rented from Housing Association
- Leased from the council
- Other tenure
- Prefer not to say

If you answered 'other tenure' please specify in the space below

Which ethnicity do you consider yourself to be?

- | | |
|---|---|
| <input type="checkbox"/> White British | <input type="checkbox"/> Bangladeshi |
| <input type="checkbox"/> White Irish | <input type="checkbox"/> Any other Asian background |
| <input type="checkbox"/> Any other White background | <input type="checkbox"/> Black Caribbean |
| <input type="checkbox"/> White and Black Caribbean | <input type="checkbox"/> African |
| <input type="checkbox"/> White and Black African | <input type="checkbox"/> Any other Black background |
| <input type="checkbox"/> White and Asian | <input type="checkbox"/> Chinese |
| <input type="checkbox"/> Any other Mixed Background | <input type="checkbox"/> Other ethnic group |
| <input type="checkbox"/> Indian | <input type="checkbox"/> Prefer not to say |
| <input type="checkbox"/> Pakistani | |

If you answered 'other ethnic group' please specify in space below

How old are you?

- | | |
|--------------------------------------|--|
| <input type="checkbox"/> 24 or under | <input type="checkbox"/> 55 to 64 |
| <input type="checkbox"/> 25 to 34 | <input type="checkbox"/> 65 to 74 |
| <input type="checkbox"/> 35 to 44 | <input type="checkbox"/> 75+ |
| <input type="checkbox"/> 45 to 54 | <input type="checkbox"/> Prefer not to say |

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