



**Your community  
council - your say**

## **Should Dudley Council make changes to its council tax reduction scheme for low income households?**

Please take the time to read through the  
information provided before having your say on the future  
of the council tax reduction scheme

You can also complete the  
survey at [www.dudley.gov.uk](http://www.dudley.gov.uk) or visit  
our **Dudley borough Facebook page**  
or via **Twitter @dudleymbc**



**Dudley**  
Metropolitan Borough Council

# What is a council tax reduction scheme? (CTR)

Council tax reduction schemes (CTR) reduce the amount of council tax low income households have to pay to the council.

From 2013 the government abolished the national council tax benefit scheme (CTB) and replaced it with local schemes. Councils had the freedom to design their own schemes for working-age households, although the rules for pensioners remained the same.

Dudley Council's CTR scheme for people of working age is still based on the eligibility and calculation rules of the old CTB scheme for any protected groups. In effect households falling into the protected groups still get up to 100% reduction in their council tax bill (some paying no council tax at all) and non-protected groups pay at least 20% of the full charge.

CTB mirrored Housing Benefit (HB) in a number of its calculation rules. Where legislative changes to HB have been made since the abolition of CTB these changes have also been carried forward to our local CTR scheme, and we intend for this to continue.

## The current protected groups (in addition to pensioners) are:-

### **Adults with a disability or illness (limiting their ability to work)** -

where the applicant or partner gets a disability/severe disability/enhanced disability premium in their award of CTR/Income Support/Job Seekers Allowance or they receive Employment and Support Allowance or have any limited capability for work element in their Universal Credit award.

**Children with a disability** - households that currently qualify for a disabled child premium or enhanced disability premium for a child in their award of CTR.

**War pensioners** - ex-members of the armed forces or their partners who receive a war or war widow's pension.

**Lone parent / child under five** - a single parent household with one or more children aged under five.

# Council Tax Reduction Consultation: questionnaire

In order for the council to decide on what changes to make to the CTR scheme from April 2016 we would like your views.

As previously stated any scheme changes will not affect pensioners because this group is protected by legislation.

To what extent do you agree with the following statements:

---

**Q1 Retain the current scheme and make the required savings in other ways:**

Strongly agree ☐ Agree ☐ Disagree ☐ Strongly disagree ☐

**Q2 There should be no protected groups and the CTR for all low-income working age households should be calculated the same:**

Strongly agree ☐ Agree ☐ Disagree ☐ Strongly disagree ☐

**Q3 The following groups of households should be protected:**

	Strongly Agree	Agree	Disagree	Strongly Disagree
Adults with severe disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adults with any disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adults (not disabled) but with an illness limiting work capability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children with a disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
War pensioners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lone parents with a child under 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single adults under 25 with no children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other groups - please state	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Q4 Even protected groups should pay some council tax, a minimum of:**

	Strongly Agree	Agree	Disagree	Strongly Disagree
10%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.5%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you have any further comments or suggestions to make on the council tax reduction scheme please use the space below:**

**Are you responding as:** (tick all that apply)

- A Dudley Council tax payer☐
- Someone receiving council tax reduction☐
- An organisation representing local people☐

**Who do you represent?**

- A landlord☐
- Other (please state)

**About you (optional):**

**Gender**                      male ☐                      female ☐

**Your age under**            18 ☐            18-24 ☐            25-44 ☐            45-64 ☐            65+ ☐

**Which of these best describes your ethnic group?**

White ☐            Black ☐            Mixed ☐            Asian ☐            Other ☐

**Do you have a long term illness, health problem or disability which limits your daily activity?**

Yes ☐            No ☐

**Can we contact you again?**            Yes ☐            No ☐

**If yes, please provide your email address, full postal address or daytime telephone number:**

Thank you for completing this questionnaire. You can return it by post to Benefit services, Council House, Dudley DY1 1HF or in person to Dudley Council Plus, Castle Street, Dudley DY1 1LQ.

Additional paper copies are available from Dudley Council Plus and borough libraries.

**The consultation closes 9 October 2015**



## We want your views

Like all councils, Dudley continues to face ongoing reductions in its central government funding and therefore needs to decide whether to increase its council tax income by changing its CTR scheme for 2016/17. The council currently grants approximately £20 million in CTR and collects around £110 million in council tax. The various scheme proposals included in this consultation could increase the collectable council tax by up to £1.4 million.

**If the current scheme is retained then up to £1.4 million worth of savings will need to be made. This could be achieved by:**

- **increasing the level of council tax for all households**
- **using the council's rapidly diminishing reserves (but only in the short term)**
- **reducing funding available for other council services**

CTR schemes throughout the country vary significantly in their design and in particular whether the same scheme calculation rules apply to all working age households or whether some protected groups have a more generous reduction in their council tax.

Compared to the national picture, Dudley's current scheme is more generous than most in it's wide range of protected groups.

## What the consultation asks?

This consultation is seeking views on:

- **whether there should be any protected groups at all (apart from pensioners who are protected by law). This has the effect that all low income, working-age households would pay at least 20% of the normal council tax for their home (this is the council's preferred option)**
- **if we keep some protected groups what groups should be protected**
- **if we keep some protected groups should the CTR received be cut by a level less than 20%**

The following table shows the minimum annual council tax that could be payable. The figures are based on this year's council tax rates.

<b>Minimum annual council tax payable</b> (for households already paying some council tax or where there is only one adult the increase will be less than quoted)					
Band	Full year CT band charge 2015/16	Minimum annual CT payable with 20% cut in CTR  This applies to all non protected groups	Minimum annual CT payable with 10% cut in CTR	Minimum annual CT payable with 8.5% cut in CTR	Minimum annual CT payable with 5% cut in CTR
<b>A</b>	£857.89	£171.58	£85.79	£72.92	£42.89
<b>B</b>	£1000.88	£200.18	£100.09	£85.07	£50.04
<b>C</b>	£1143.85	£228.77	£114.39	£97.23	£57.19
<b>D</b>	£1286.84	£257.37	£128.68	£109.38	£64.34
<b>E</b>	£1572.80	£314.56	£157.28	£133.69	£78.64
<b>F</b>	£1858.77	£371.75	£185.88	£158.00	£92.94
<b>G</b>	£2144.73	£428.95	£214.47	£182.30	£107.24
<b>H</b>	£2573.68	£514.74	£257.37	£218.76	£128.68

## How can I have my say?

Consultation forms can be completed at

**[www.dudley.gov.uk/benefits](http://www.dudley.gov.uk/benefits)**

where you can find additional information about the proposals for the 2016/17 scheme and also a copy of the current scheme.

Alternatively, you can complete the questionnaire on this leaflet and return it by post to Benefit Services, Council House, Dudley DY1 1HF or in person to Dudley Council Plus, Castle Street, Dudley DY1 1LQ.

Additional paper copies are available from Dudley Council Plus and borough libraries.

**The consultation closes 9 October 2015**