

Runnymede Borough Council

Council Tax Support Scheme Consultation

September 2024 (V01)



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Introduction

Background

From April 2013 the national system of Council Tax Benefit stopped and every council had to design and manage their own local scheme for Council Tax Support (CTS).

CTS is a means tested financial support scheme that helps low-income households pay their Council Tax. In calculating entitlement, the Council compare an applicant's income and capital to the amount a person in their circumstances needs to live on each week – their applicable amount.

In April 2023 we revised our scheme for working age customers to reflect the impact the move to Universal Credit (UC) was having on monthly entitlement. Introducing a de minimis level whereby changes of £3.25 per week were ignored. This has had a positive impact and reduced the number of adjustments as monthly UC changes and subsequently, the number of council tax bills being issued.

We also unified the minimum entitlement to £5 to help households with the cost of living.

UNIVERSAL CREDIT

Universal Credit is a single payment that helps cover living costs. It's typically paid monthly direct to the claimant, and it replaces several existing benefits and tax credits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

Claimants and families on a low income are expected to claim Universal Credit to assist with their living expenses / rent and will also need to make a separate claim for CTS to receive assistance with their Council Tax. By April 2025, everyone remaining on legacy benefits will have been told to move to UC and legacy benefits will cease being paid.

2025 ONWARDS CTS SCHEME

For the 2025-26 CTS scheme and beyond, there are three options available – The Council can maintain the scheme in its current form, increase the maximum entitlement to 90% or 100% of Band D, for those in Council Tax Bands A to E, or introduce an income banded scheme, which changes the way entitlement is assessed.

Runnymede Borough Council are considering increasing the maximum someone can receive, to help the most vulnerable and poor in the Borough with the cost of living.

Currently, the maximum weekly entitlement is either 80% of Band D or 90% of Band D for those who meet the following qualifying criteria for vulnerability under Section 49A of the Runnymede Borough Council working age scheme:

- where the applicant, or any partner, receives an enhanced disablement premium or severe disablement premium or has a dependant in receipt of a disabled child premium.

The financial position of the council and its precepting authorities, Surrey County Council and Surrey Police, have been taken into consideration. To increase the maximum amount of CTS means less revenue is generated through Council Tax collection. The share of Council Tax revenue across the three authorities is:

- Runnymede 8.38%
- Surrey County 77.38%
- Surrey Police 14.24%

Therefore, Runnymede Borough Council want to consult with the public on three options set out below:

Option 1 - Retain the scheme in its current form

Option 2 - Make changes to the existing scheme to deliver increased entitlement for those on the lowest household incomes.

Option 3 - Introduce an income banded scheme

Preferred Option

The Council want to strike a balance between the need to provide financial support to residents whilst maintaining a scheme that is financially sustainable for the council's wider budget.

The Council's preferred option is to introduce a Banded Income Scheme for those in receipt of Universal Credit from 1st April 2025.

(a) stabilise entitlement for residents by simplifying what happens when the Council Tax Support entitlement changes by small amounts during the financial year

(b) simplify our scheme by using Universal Credit data and automating the claims process for residents who are awarded Universal Credit.

(c) Pension age claimants are unaffected by any changes as a result of this consultation.

(d) those of Working age yet to claim Universal Credit or not entitled, but entitled to some Council Tax Support will remain under the existing means test assessment, with the removal of the Additional Earnings Disregard from 1st April 2025.

(e) for all working age residents, the maximum entitlement will remain 80% of Council Tax Band D, or 90% of Council Tax Band D, if treated as vulnerable under the terms of the scheme.

Runnymede Borough Council conducted a consultation to enable residents from across the borough, our precepting authorities and charities to have their say on the options available.

Report Structure

This report includes headline findings for each question combined with insight based on any significant demographic trends. It should be noted that when the results are discussed within the report, often percentages will be rounded up or down to the nearest one per cent. Therefore, occasionally figures may add up to 101% or 99%. Due to multiple responses being allowed for the question, some results may exceed the sum of 100%.

Trends identified in the reporting are statistically significant at a 95% confidence level. This means that there is only 5% probability that the difference has occurred by chance (a commonly accepted level of probability), rather than being a 'real' difference. Unless otherwise stated, statistically significant trends have been reported on.

Methodology and Sample

Methodology

A questionnaire was designed by Runnymede Borough Council, a copy of which can be found in the appendices. All versions of the questionnaire were validated prior to the fieldwork to ensure it was easy for residents to complete and that the findings would meet the aims and objectives of the consultation.

A sample of 10,223 residents in the borough were selected at random and contacted either by email or by letter advising them of the consultation and inviting them to complete the questionnaire.

8,223 emails were sent of which 625 were to residents known to be receiving Council Tax Support and may be affected by any changes.

A further 1,000 letters were to residents known to be receiving Council Tax Support and may be affected by any changes and 1,000 letters sent to a random sample of Runnymede residents, who are registered to pay council tax.

The database of residents consisted of the following groups:

Group	Number	Council Tax Band
PENSIONABLE	400	A 48
		B 62
		C 125
		D 120
		E 27
		F 12
		G 5
		H 1
VULNERABLE ON UC	249	A 2
		B 32
		C 97
		D 105
		E 13
WORKING AGE ON UC	151	A 1
		B 5
		C 74
		D 64
		E 7
WORKING AGE VULNERABLE	151	A 11
		C 78
		D 58
		E 4

WORKING AGE OTHER	49	A	8
		B	3
		C	3
		D	27
		E	8
RANDOM SELECTION OF COUNCIL TAXPAYERS	1,000	A	118
		B	83
		C	93
		D	138
		E	161
		F	148
		G	137
		H	122

An online survey was produced with the link being hosted on a dedicated page on the council's website and promoted via various media streams. Paper copies were available and either handed out at the Civic Centre or posted to residents.

We held drop-in sessions at the Civic Centre on 29 July 2024 - 12:30 to 15:30 and 2 September 2024 - 10:00 to 13:00, to help residents and support them complete a survey.

Surrey County Council, Surrey Police, Citizens Advice and Surrey Welfare Unit were also contacted by email and invited to respond.

All fieldwork was conducted between Tuesday 16th July and Monday 16th September 2024.

Sample

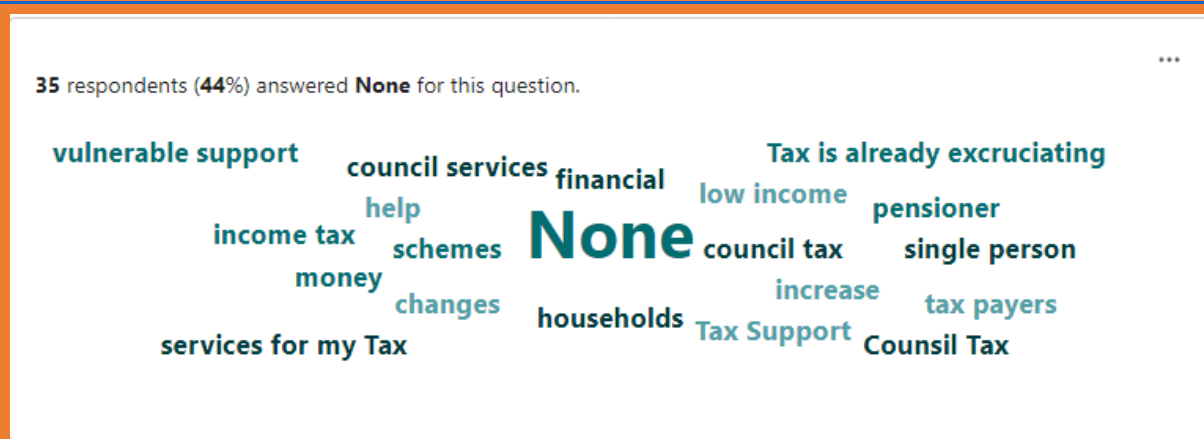
In total (80) residents responded to the online survey. Below is a breakdown of the demographic makeup of the participants:

1. Are you a Council Tax payer in Runnymede?	Number	Percentage
Yes	77	96%
No	3	4%

2. Do you receive Council Tax Support?	Number	Percentage
Yes	14	17%
No	66	83%

3. Do you think we should keep our Council Tax Support scheme the same for 2025-26? This is referred to as Option 1 in the background document.	Number	Percentage
Yes	40	50%
No	40	50%

4. We asked what impact retaining the current scheme would have on their household



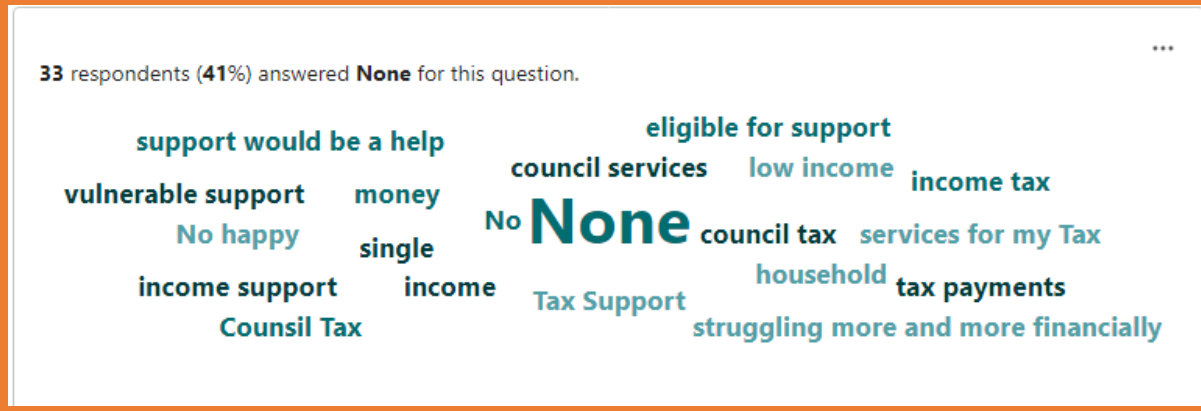
5. Currently, someone claiming Council Tax Support can receive up to 80% of Council Tax Band D, unless they are in the vulnerable group and can receive up to 90% of Band D. Those in Council Tax Bands F, G or H are excluded from any entitlement and will remain excluded from any entitlement.

Do you support amending the current scheme	Number	Percentage
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so that all customers can receive up to 90% of Council Tax Band D? This is referred to under Option 2 (a) in the background document.

Yes	20	25%
No	60	75%

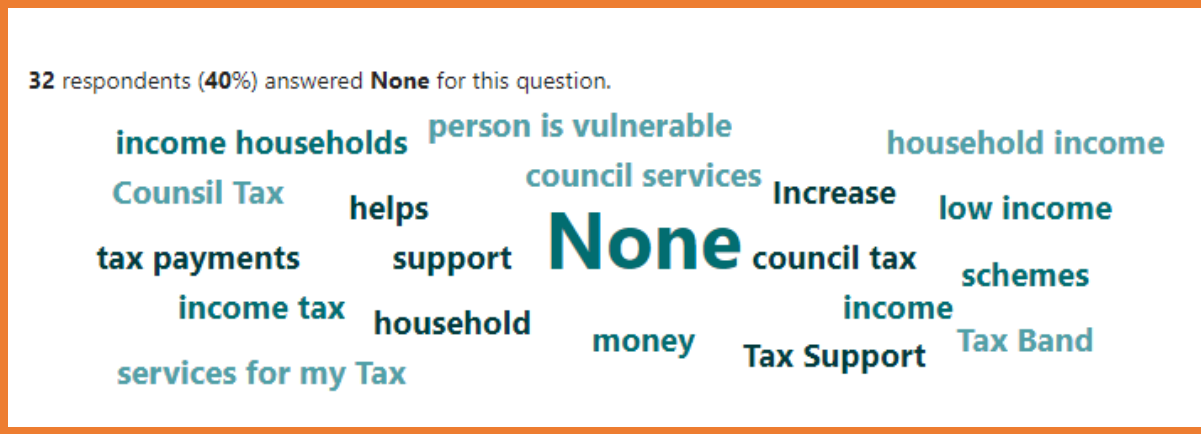
6. We asked what impact increasing the maximum award to 90% would have on their household



7. Do you support amending the current scheme so that all customers can receive up to 100% of Council Tax Band D? This is referred to under Option 2 (b) in the background document.

	Number	Percentage
Yes	23	29%
No	57	71%

8. We asked what impact increasing the maximum award to 100% would have on their household



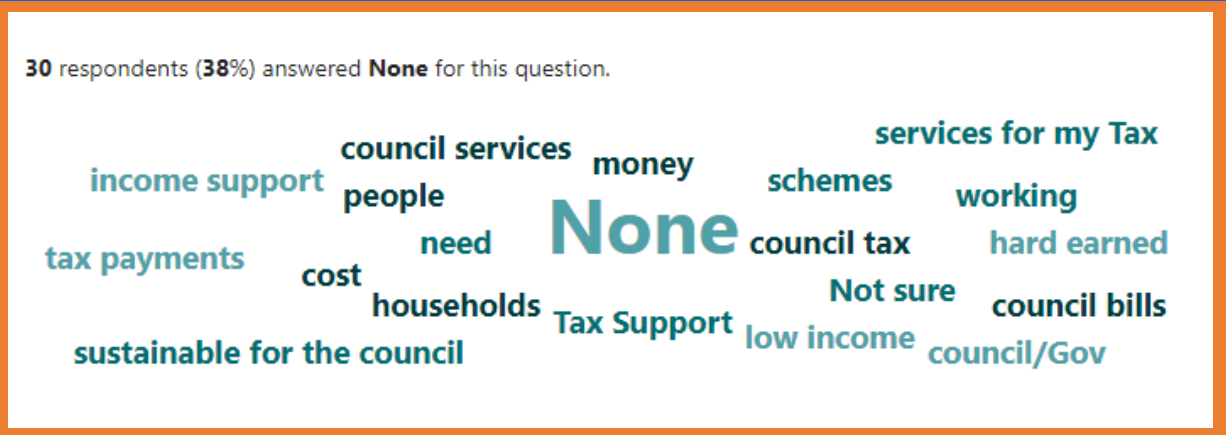
9. How should we pay for any change to our Council Tax Support scheme?

	Number	Percentage
From Reserves	15	19%
From Council Tax	18	23%

Make changes that may remove entitlement to Council Tax Support for some residents	47	58%
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10. Do you support amending the current scheme, so the scheme provides support at the same cost and some restrictions are introduced?	Number	Percentage
Yes	49	61%
No	31	39%

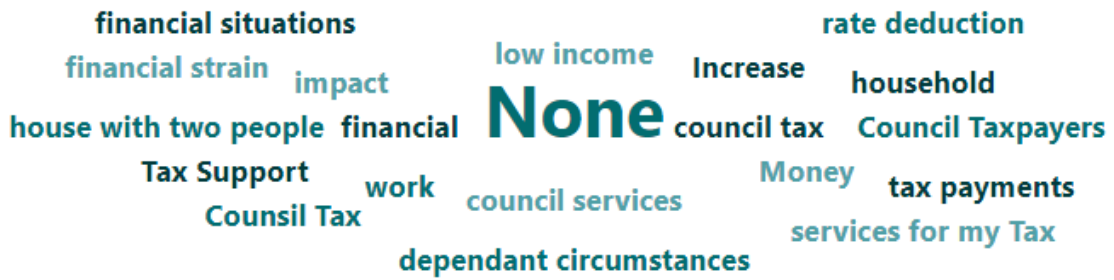
11. We asked what impact applying some restrictions would have on their household



12. Currently, adults living with someone who claims Council Tax Support (CTS) must contribute to the Council Tax bill. This amount changes yearly and depends on their income. We're considering a simpler system where everyone who lives with a CTS claimant would pay a fixed amount each week: £10 if they're unemployed and £20 if they work. This is referred to under Option 2 (c) in the background document. Do you think this would be fair?	Number	Percentage
Yes	40	50%
No	40	50%

13. We asked what impact increasing non dependant deductions would have on their household

36 respondents (45%) answered **None** for this question.



14. Currently, people who work get a small amount of extra money protected from being counted towards their Council Tax Support. This extra protection is removed for people claiming Universal Credit. This is referred to under Option 2 (d) in the background document. We're considering removing this extra protection for everyone who works, so that everyone is treated the same way. Do you think this is fair?

	Number	Percentage
Yes	40	50%
No	40	50%

15. We asked what impact removing the additional earnings disregard would have on their household

37 respondents (46%) answered **None** for this question.



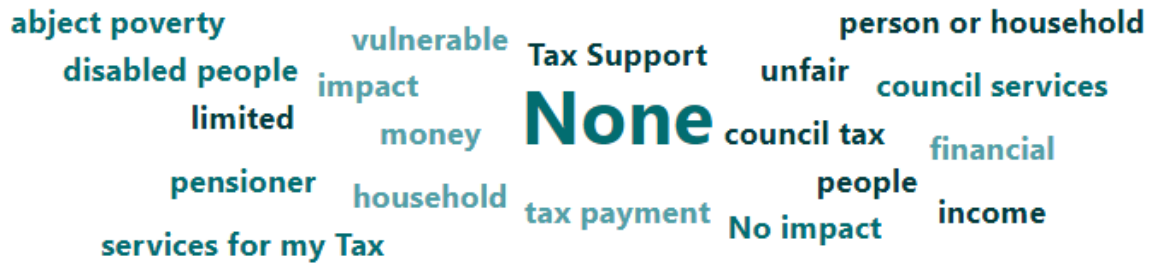
16. Currently, people can have up to £10,000 in savings and still get help with their Council Tax, but this limit is higher for some people with special needs. We're considering lowering this limit to £6,000 for everyone. Do you think we should reduce the capital limit to £6,000 for all working age applicants? This is referred to under Option 2 (e) in the background document.

	Number	Percentage
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Yes	41	51%
No	39	39%

17. We asked what impact reducing the amount of capital someone can hold would have on their household

36 respondents (45%) answered **None** for this question.



18. We're considering a new system where people who get Universal Credit would pay less Council Tax based on how much they earn. This would mean smaller changes in income wouldn't affect their Council Tax bill as much.

Number Percentage

Do you think we should introduce a Banded Income Scheme for those claiming Universal Credit? This is referred to under Option 3 in the background document.

Yes	42	53%
No	38	47%

19. We asked what impact an income banded scheme would have on their household

35 respondents (44%) answered **None** for this question.

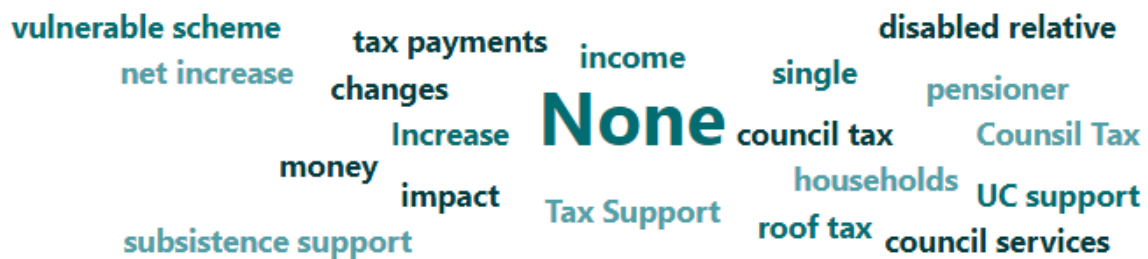


20. What do you think of the proposed income bands that will apply to Universal Credit customers? This is referred to under Option 3 (a) Table 1 in the background document.	Number	Percentage
The Income Bands seem about right	14	17%
The Income Bands should be set higher	4	5%
The Income Bands should be set lower	8	10%
The amount of weekly contribution seem about right	5	6%
The amount of weekly contribution should be set higher	7	9%
The amount of weekly contribution should be set lower	8	10%
I'm not sure	34	43%

21. Are you in favour of an income banded scheme at 90% with restrictions? This is referred to under Option 3 in the background document.	Number	Percentage
Yes	27	33%
No	53	66%

22. We asked what impact a 90% income banded scheme would have on their household

34 respondents (43%) answered **None** for this question.

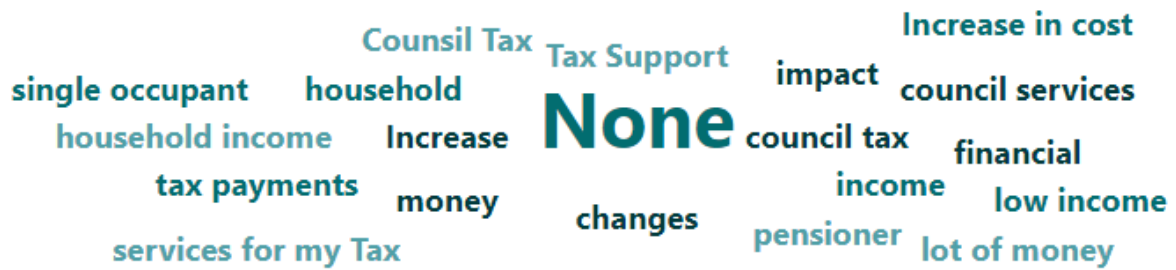


23. Are you in favour of an income banded scheme at 100% with restrictions? This is referred to under Option 3 in the background document.	Number	Percentage
Yes	19	24%

No	61	76%
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24. We asked what impact a 100% income banded scheme would have on their household

32 respondents (40%) answered **None** for this question.



25. If we do introduce an Income Banded scheme, do you think we should review each year the Income Bands to reflect changes in Council Tax and National Living Wage rates? This would impact upon the value of income bands, non-dependant deductions and Council Tax Contributions. This is referred to under Table 6 in the background document.

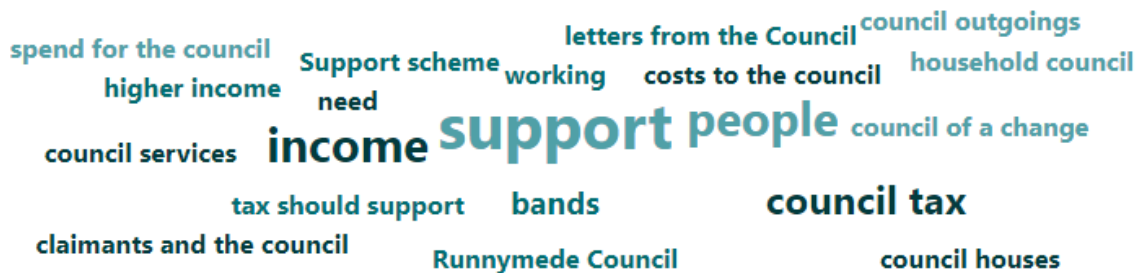
	Number	Percentage
Yes	59	74%
No	21	26%

26. Do you think we should remove the £5 minimum weekly entitlement?

	Number	Percentage
Yes	40	50%
No	40	50%

27. We asked for any other thoughts about the options that are proposed

14 respondents (24%) answered **support** for this question.



Main Findings

Respondents were initially asked if, given the information provided, Runnymede Borough Council should change the Council Tax Support Scheme for 2025-26 or if they should keep it the same:

3. Do you think we should keep our Council Tax Support scheme the same for 2025-26? This is referred to as Option 1 in the background document.

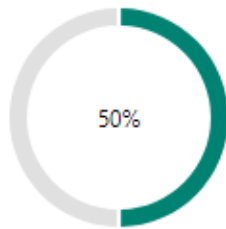
[More Details](#)

[Insights](#)



There is equal favour and opposition to making any changes. However, 73% of respondents to question 10 were in favour of amending the current scheme, so the scheme provides support at the same cost and some restrictions are introduced.

50% of people answered **No** for this question, and the majority answered "**Yes**" for Question 10.



● 50% people answered "No" for question 3



● 73% of them answered "Yes" for question 10

There was marginally more support for a move to a Banded income scheme with 53% of respondents in favour of question 18 which asked "Do you think we should introduce a Banded Income Scheme for those claiming Universal Credit?"

[More Details](#)

[Insights](#)



Most respondents rejected the idea of increasing the maximum entitlement to 90% or 100% of Band D.

Question 5 - 90% of Band D using the current scheme

[More Details](#)

 Insights

 Yes	20
 No	60



Question 7 - 100% of Band D using the current scheme

[More Details](#)

 Insights

 Yes	23
 No	57



Question 21 - 90% of Band D using a Banded Income Scheme

[More Details](#)

 Insights

 Yes	27
 No	53



Question 23 - 100% of Band D using a Banded Income Scheme

[More Details](#)

 Insights

 Yes	19
 No	61



The majority of respondents believed any increase in Council Tax Support should be funded by reducing entitlement for those already entitled to some support, as opposed to any increase in Council Tax or from any reserves.

9. How should we pay for any change to our Council Tax Support scheme?

[More Details](#)

- From Reserves 15
- From Council Tax 18
- Make changes that may remove... 47



10. Do you support amending the current scheme, so the scheme provides support at the same cost and some restrictions are introduced?

[More Details](#)

- Yes 49
- No 31



How those changes are made and who they affect was less clear.

When asked if non-dependants should be asked to pay more towards the household council tax, or that the additional earnings disregard should be removed from all claimants, the results were 50/50

[More Details](#)

Insights

- Yes 40
- No 40



The only margin of agreement was with the idea to reduce the capital limit from £10,000 for the majority of claimants and £16,000 for the vulnerable to £6,000

[More Details](#)

 Insights

 Yes	41
 No	39



Appendix

Email text

Runnymede Borough Council has launched a consultation to seek views into the proposed changes to the Local Council Tax Support scheme for working age people on a low income.

The consultation period, which began on 16 July and will continue until 15 September 2024, seeks input from residents regarding potential changes to the existing scheme. These changes may involve increasing the maximum rate of reduction for customers with low incomes.

The current version of the Local Council Tax Support Scheme was introduced by the Council in 2023 and offers up to 80% of Council Tax Band D reduction on council tax bills for most customers, while the most vulnerable can receive up to 90% of Council Tax Band D. The minimum weekly entitlement is £5.00 per week.

Each year, the council is required to agree on a scheme for the financial year and consider whether any changes are necessary.

We are considering three viable options:

Option 1 – retain the scheme as it is.

Option 2 – considers increasing the maximum reduction to 90% or 100% of Council Tax Band D for those in Council Tax Bands A to E, and whether things like non-dependant deductions, earnings disregards and capital limits should change.

Option 3 – looks at banded income scheme for those already claiming Universal Credit and the effect of maximum entitlement set at 90% or 100% of Council Tax Band D for those in Council Tax Bands A to E.

Following the conclusion of the consultation, the findings will be reported back to the Council's Corporate Management Committee where a decision will be made.

If changes are agreed, they would come into effect from April 2025.

As a resident your input is crucial in shaping policies that directly impact the services provided.

To complete the consultation survey please visit our website:

<https://www.runnymede.gov.uk/CTSSC>

Alternatively, you can visit the Civic Centre in Addlestone during normal business hours and collect a consultation form to complete, or you can request a copy in the post by emailing benefits@runnymede.gov.uk or writing to:

Benefit Team
Runnymede Borough Council
Civic Centre
Station Road

Addlestone
KT15 2AH.

Telephone: 01932 838383

The consultation form is anonymous, and no personal details are requested.

You have the right to object to us using your email address for this purpose and any future consultations. Please reply to this email with "Consultation stop" in the subject.

To understand more about how we use your personal data, please visit [Privacy Policy](#)

Letter



Address
Address
Address
Postcode

Dear

Local Council Tax Support survey 2024

Runnymede Borough Council would like to find out what you think about proposed changes to their Council Tax Support scheme and how it may affect you. Council Tax Support is a means tested financial support scheme that helps low-income households pay their council tax.

We are looking at options to increase the maximum amount a working age resident can receive while seeking work or looking to increase their hours or weekly pay, and how this could be funded.

The Council must balance the sustainability of its Council Tax Support scheme against the needs of the financially disadvantaged within the borough and ensure those entitled get the support they need as quickly as possible with the minimum administration.

Runnymede Borough Council are undertaking a full consultation to enable residents from across the borough to have their say on the proposed changes and additional options which could be considered in the future.

Please let us know what you think by completing our online survey www.runnymede.gov.uk/CTSSC. The consultation closes on Monday 16th September 2024. All responses are anonymous and confidential.

If you have any queries or would like a printed questionnaire, please contact the Benefit Team benefits@runnymede.gov.uk (01932 838383)

We would like to thank you for helping us design services that take into account the views of local people.

You have the right to object to us using your address for this purpose and any future consultations. Please email benefits@runnymede.gov.uk with "Consultation stop" in the subject. To understand more about how we use your personal data, please visit our website.

Yours sincerely


Ed Bowen IRRV (Hons) | Housing Benefit Technical Manager | Runnymede Borough Council

Runnymede Borough Council CTS Scheme Survey

Before you begin the survey, review our Council Tax Support scheme consultation section on our website.

www.runnymede.gov.uk

* Required

1. Are you a Council Tax payer in Runnymede? * 

Yes

No

2. Do you receive Council Tax Support? * 


Yes

No

3. Do you think we should keep our Council Tax Support scheme the same for 2025-26? This is referred to as Option 1 in the background document. * 

Yes

No

4. What impact would this change have on your household? * 

Enter your answer


5. Currently, someone claiming Council Tax Support can receive up to 80% of Council Tax Band D, unless they are in the vulnerable group and can receive up to 90% of Band D. Those in Council Tax Bands F, G or H are excluded from any entitlement and will remain excluded from any entitlement.

Do you support amending the current scheme so that all customers can receive up to 90% of Council Tax Band D? This is referred to under Option 2 (a) in the background document.


* 

Yes

No


6. What impact would this change have on your household? * 

Enter your answer

7. Do you support amending the current scheme so that all customers can receive up to 100% of Council Tax Band D? This is referred to under Option 2 (b) in the background document. * 

Yes

No

8. What impact would this change have on your household? * 

9. How should we pay for any change to our Council Tax Support scheme? *

- From Reserves
- From Council Tax
- Make changes that may remove entitlement to Council Tax Support for some residents

10. Do you support amending the current scheme, so the scheme provides support at the same cost and some restrictions are introduced? *

- Yes
- No

11. What impact would this change have on your household? *

Enter your answer

12. Currently, adults living with someone who claims Council Tax Support (CTS) must contribute to the Council Tax bill. This amount changes yearly and depends on their income. We're considering a simpler system where everyone who lives with a CTS claimant would pay a fixed amount each week: £10 if they're unemployed and £20 if they work. This is referred to under Option 2 (c) in the background document. Do you think this would be fair? *

- Yes
- No

13. What impact would this change have on your household? *

Enter your answer

14. Currently, people who work get a small amount of extra money protected from being counted towards their Council Tax Support. This extra protection is removed for people claiming Universal Credit. This is referred to under Option 2 (d) in the background document. We're considering removing this extra protection for everyone who works, so that everyone is treated the same way. Do you think this is fair? *

- Yes
- No

15. What impact would this change have on your household? *

Enter your answer

16. Currently, people can have up to £10,000 in savings and still get help with their Council Tax, but this limit is higher for some people with special needs. We're considering lowering this limit to £6,000 for everyone. Do you think we should reduce the capital limit to £6,000 for all working age applicants? This is referred to under Option 2 (e) in the background document. *

Yes

No

17. What impact would this change have on your household? *

Enter your answer

18. We're considering a new system where people who get Universal Credit would pay less Council Tax based on how much they earn. This would mean smaller changes in income wouldn't affect their Council Tax bill as much.

Do you think we should introduce a Banded Income Scheme for those claiming Universal Credit? This is referred to under Option 3 in the background document. *

Yes

No

19. What impact would this change have on your household? *

Enter your answer

20. What do you think of the proposed income bands that will apply to Universal Credit customers? This is referred to under Option 3 (a) Table 1 in the background document. *

- The Income Bands seem about right
- The Income Bands should be set higher
- The Income Bands should be set lower
- The amount of weekly contribution seem about right
- The amount of weekly contribution should be set higher
- The amount of weekly contribution should be set lower
- I'm not sure

21. Are you in favour of an income banded scheme at 90% with restrictions? This is referred to under Option 3 in the background document. *

- Yes
- No

22. What impact would this change have on your household? *

Enter your answer

23. Are you in favour of an income banded scheme at 100% with restrictions? This is referred to under Option 3 in the background document. *

- Yes
- No

24. What impact would this change have on your household? *

Enter your answer

25. If we do introduce an Income Banded scheme, do you think we should review each year the Income Bands to reflect changes in Council Tax and National Living Wage rates? This would impact upon the value of income bands, non-dependant deductions and Council Tax Contributions. This is referred to under Table 6 in the background document. *

Yes

No

26. Do you think we should remove the £5 minimum weekly entitlement? *

Yes

No

27. Do you have any other thoughts about the options that are proposed?

Enter your answer

Preceptors responses

Surrey County Council, welcome Runnymede's engagement with their residents over changes that could help to provide financial support for the most vulnerable households. SCC is supportive of all of the options proposed.

Surrey Police, Whilst I can agree with the sentiment about giving extra support to those that need I do need to consider the impact on Police funding. Over the next 4 years we are required to find £23.5m of savings and so any reduction in income, which this would be, only increases that figure and therefore puts the deliver of services at risk. Were we not in such a difficult position then it we would certainly be supportive.

On the figures you have presented I have no issues with amending the scheme where there is only a small change in costs. Where however this leads to reductions of several £100k it is harder to support. The final decision obviously rests with Runnymede DC but we would prefer that any options with a cost greater than £100k are considered very carefully in the light of the financial impact on preceptors.

That said what is missing from the report is whether changing the scheme will reduce bad debts – and what the impact of that would be – and also whether there are other steps that can be taken to increase Council tax in other areas – say empty properties – that could be taken to offset some of these costs.

Citizens Advice



CARS comments on
RBC council tax supj

Royal British Legion



Runnymede
Council Tax Support

All Consultation responses

A full graphic of the Consultation responses is available here



Runnymede
Borough Council CT

A xml spreadsheet with all the responses is available here



Runnymede
Borough Council CT