Council tax benefit is changing

We need your help to set up a new scheme for Cornwall

Produced by Cornwall Council
September 2012
Hard words
Here are some words you may need help with. They are shaded in blue.

Income
Money that you get regularly, for example from wages or benefits.

council tax bands
The amount of council tax you pay is worked out on the value of your home.
Homes are classed in one of 8 bands, from A - H.
People in band A houses pay less council tax than people in band B, and so on.

Backdating
We normally offer support with council tax from the date you applied for it.
But if you could have applied sooner, we may offer you support from that earlier date. This is ‘backdating’.
Overpayment

When you are paid more money than you should be.

Entitled

When you have a legal right to get council tax benefit.
Why you need to read this information

The government is planning changes to council tax benefit from April 2013.

This information tells you:

• more about the changes
• the plans the Council has for a new scheme in Cornwall
• how you can have your say about our plans

The changes will not affect pensioners.

They will only affect people of working age who claim council tax benefit.
About council tax benefit

Council tax is set by your local council.
It pays for local services, like education and adult social care.

Your council tax is worked out on the value of your home.

Council tax benefit helps people on a low income to pay their council tax.

At the moment, the government gives Cornwall Council all the money it needs to pay people council tax benefit.
How will this change?

The government wants councils to replace council tax benefit with a new scheme. It will be called Council Tax Support (CTS).

The government also plans to cut back the money it gives councils to run the new scheme.

In Cornwall, this means a cut of about £6million in the money available to support people with council tax.

We have come up with some ideas about how we will manage this.

And we would like everyone’s views on our ideas. Go to page 10 to find out how you can have your say.
These are the changes we are thinking about

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<tr>
<th>Change 1</th>
<th>Everyone should pay something towards their council tax</th>
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<tbody>
<tr>
<td><strong>What happens now?</strong></td>
<td>People on the lowest incomes have all of their council tax paid.</td>
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<tr>
<td><strong>And in the new scheme?</strong></td>
<td>Everyone will have to pay at least 30% of their council tax.</td>
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<tr>
<th>Change 2</th>
<th>Remove the ‘second adult rebate’</th>
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<tr>
<td><strong>What happens now?</strong></td>
<td>Some people pay less council tax if they share their home with someone on a low income, who is not their partner.</td>
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<td><strong>And in the new scheme?</strong></td>
<td>We would ask people in this situation to pay the full amount.</td>
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### Change 3

**People with savings of more than £6,000 would not get support with council tax**

#### What happens now?

At the moment, people who have savings of up to £16,000 can still get support with their council tax.

#### And in the new scheme?

Anyone with savings over £6,000 would not get support with council tax.

### Change 4

**Offer support based on a maximum of council tax band D**

#### What happens now?

If people need council tax support, it is available for any band house, A - H.

#### And in the new scheme?

We will continue to support people in all 8 bands, but band D will be the maximum level you can be assessed on.

So people living in bands E, F, G or H houses will get support based on a band D house.
### Change 5
**Backdating support**

#### What happens now?
In some cases we will backdate support.

#### And in the new scheme?
We will no longer backdate support. We will only offer support from the date you applied.

### Change 6
**Dealing with overpayments**

#### What happens now?
If you are entitled to council tax benefit, but your situation changes, you must tell us.

If you forget to tell us, and you are no longer entitled to some of your support, you have to pay this back.

#### And in the new scheme?
You will have to pay back all the support you were given, including the support you were entitled to.
Tell us what you think about these changes

Your views are important to us. They will help us to decide what the new scheme will look like.

To tell us what you think, you can:

- Fill in a questionnaire on the Council website:
  www.cornwall.gov.uk/benefits

- Phone us and we will send you a questionnaire:
  0300 1234 121

- Pick up a questionnaire from your local one stop shop or library

Please let us have your views by 12 November 2012.
The Council must make a decision on the final scheme by 31 January 2013.

For more information

This is an easy read version of Cornwall Council’s information on changes to council tax benefit.

If you would like to read the full version, please go to: www.cornwall.gov.uk/benefits

If you would like this information in another format or language, please contact:

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