

Action	Responsibility	Date
<p>➤ Recommendation 1: Implement the proposed extension of backdating period to 52 weeks from 1st April 2019 and the application of Section 13A relief for those claimants currently hit by the existing four-week limit</p>		
<p>Comment from service:</p>		
<p>All scheme changes need to be agreed by full council.</p>		
<p>Following full council approval we will:</p>		
<p>1.Redraft the scheme and obtain Legal approval</p>	<p>Steve Hill/Lee Fearon</p>	<p>January 2019</p>
<p>2. Liaise with our ICT provider to include changes</p>	<p>Steve Hill/Lee Fearon</p>	<p>January/February 2019</p>
<p>3. Publish the new LCTRS scheme</p>	<p>Steve Hill/Lee Fearon</p>	<p>March 2019</p>

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<p>➤ Recommendation 2: Urgently provide greater clarity on whether the two child limit allowance will result in larger families affected having to pay more in future, in time to form response to consultation and any final decision by councillors whether this change should be made to LBTH's Local Council Tax Reduction scheme (LCTRS).</p>		
<p>Comments: This information is supplied below: (i) the financial impact of the two child limit from April 2019 might have resulted in approximately 218 families with a third or subsequent child born after 3 April 2017 losing between £1.10 and £13.38 per week with the average loss approximately £9.66 per week, however the proposal is to apply the change from April 2019 which would protect these households and would mean they continue to receive LCTRS at the current levels. (ii) any households having a third child after April 2019 would not incur any loss as their Child Tax Credit would not change and they would not qualify for a Child Allowance in respect of the third child. Similarly Housing Benefit would remain the same as a Child Premium would not be included in their needs allowance in respect of the third child and there is no Child Allowance paid for this child. (iii) this would reflect the public consultation results which show 55% agreed with the proposed two child allowance restriction change, while 23% disagreed.</p>		
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<p>➤ Recommendation 3: Waive or refund fees or charges for who have been financially disadvantaged by including the Disability Living Allowance and Personal Independence Payments in income assessments undertaken when residents applied for Section 13A discount</p>		
<p>Comment from service:</p> <p>The information is supplied below: The council's Benefit Service has attempted to contact all households affected. Those households that responded have received a S13A discount, the effect of which was to offset any deduction applied in respect of disabled non depts above £4.00 per week.</p> <p>However, it should be acknowledged that there may have been fees and charges applied for reasons that are not exclusively related to the level of deductions applied in respect of disabled non dependants and as such any refund or waiver will be considered in line with the council's corporate revenues collection policies.</p>		

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<p>➤ Recommendation 4: Ensure those who might be directly impacted, for example, disabled non-dependents and self-employed claimants are written to inviting their views. Other stakeholders such as local advice agencies should also be directly engaged in the consultation process.</p>		
<p>Comment from service:</p> <p>The information is supplied below:</p> <p>All LBTH households were contacted and invited to participate in the consultation which received a high response rate with 3,860 responses.</p>		
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1.Redraft the scheme and obtain Legal approval	Steve Hill/Lee Fearon	January 2019
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<p>➤ Recommendation 5: Develop and publish on its website a clear policy statement for the use of Section 13A relief from Council Tax setting out some of the circumstances in which it will or will not be granted, and how individuals and their representatives can appeal these decisions.</p>		
<p>Comments from service:</p> <p>S13A provision incorporates a wide discretion to discount council tax liability and is not confined to residents who are detrimentally affected by changes to the council's LCTRS.</p> <p>As such the council's LCTRS policy sets out holistic considerations for the application of discretion which can be adapted to set out specific considerations in respect of residents who are detrimentally affected by the changes to LCTRS. It is intended to adapt the policy to set the provision in respect of self-employed residents affected by notional earnings and publish the policy accordingly.</p>		
While ensuring discretion is not fettered, review and adapt the S13A published advice to include information on provision for self-employed residents who are affected by notional income.	Steve Hill/Lee Fearon/Roger Jones	February 2019
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<p>➤ Recommendation 6: End the use of the Minimum Income Floor (MIF) in the calculation of entitlement for Council Tax Support from 1st April 2019 onwards and base assessments on actual income, not an assumed level of income aligned to the National Minimum Wage.</p>		
<p>Comments from service:</p> <p>This recommendation, if accepted would cost the council an estimated £1.6m per year.</p> <p>It should also be noted that:</p> <ul style="list-style-type: none"> ○ An analysis of all self-employed cases that were affected by the introduction of notional earnings (MIF) from April 2017 has been undertaken. This shows that Council Tax collection rates for these self-employed cases is 96% with the Borough average of 97.5%. ○ Support for self-employed cases provided by the council ensures that any affected households who demonstrate they experience financial difficulties as a consequence of notional earnings (MIF) being applied, qualify for S13A discounts. ○ The aim of using notional earnings for self-employed households is to prepare our self-employed residents and to work with them to avoid the substantial negative financial impacts of Universal Credit. Three actual case studies are provided within the report that accompanies this action plan. 		
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<p>➤ Recommendation 7: Undertake an assessment of whether the “ethical debt collection policy”, being promoted by Stepchange and the Money Advice Trust and implemented by the Hammersmith & Fulham, and Bristol, could be implemented in Tower Hamlets, and report back to Cabinet by 31st March 2019.</p>		
<p>Comments from service:</p> <p>The information is supplied below:</p> <p>The Council Tax Recovery process is set out on the Council website:</p> <p>https://www.towerhamlets.gov.uk/ign/council_and_democracy/council_tax/What_happens_if_I_dont_pay.aspx.</p> <p>The council has signed up to the Citizens Advice Bureau’s protocol relating to income collection and debt recovery</p>		