

Council Tax Reduction scheme: survey

Many thanks for your interest in completing our Council Tax Reduction scheme survey. Once you have completed the survey, please return it to our Customer Service Centre in person or via post at the following address:

Communications Team, Customer Service Centre, Mandela House, 4 Regent Street, Cambridge, CB2 1BY.

The survey closes on Friday 31 October 2025. Any responses received after this date will not be considered.

Council Tax Reduction was introduced in 2013 to help those on low incomes pay their Council Tax. While the scheme works the same across the country for those of pensionable age, each local authority is responsible for its own version or versions of the scheme for working age claimants. Each year, councils must review their Council Tax Reduction scheme for working-age residents to make sure it continues to meet local needs.

Although the overall cost of Council Tax Reduction goes up each year, this is mostly due to increases in Council Tax itself.

As a share of the total cost, Council Tax Reduction has stayed steady—and in some years, it has even gone down thanks to growth in the city.

There is a separate national scheme for pensioners, which councils cannot change.

The majority of people who are eligible for Council Tax Reduction are people of working age who are in receipt of Universal Credit.

More details on the current version of the scheme can be found on our Council Tax Reduction for Universal Credit recipients webpage.

Have your say

We are now reviewing our Council Tax Reduction scheme for working-age households and want to hear your views on the proposed changes.

Next steps

Your feedback will help us shape the final scheme to be published in December, with the changes coming into effect from 1 April 2026.

Personal data

We will submit your input to Cambridge City Council's online participation platform. If you want to receive updates relevant to your input by email, please fill out the following fields on this page and we will create an account for you. Your data will not be public and will only be used by Cambridge City Council. If you do not agree for us to use your personal data in this way, you can leave them empty.

First name(s) (optional)

Last name (optional)

Email address (optional)

By checking this box I consent to my data being used to create an account on Cambridge City Council's participation platform.

1. Are you responding on behalf of a business or community group? (mandatory)

**Choose as many as you like*

- Business
- Community group
- None of the above

2. What is the name of your business or community group? (optional)

3. What is your postcode? (mandatory)

We may use postcode information to invite you to take part in consultations that particularly affect your local area, such as consultations about children's play areas in your local park or community centres in your local area. We may also use it to help us to analyse the results of consultations, for example to find out what residents in a particular ward think about a particular proposal for the city. - If you are answering on behalf of a business or community group, please use the postcode connected to the business or community group.

4. Are you a student? (optional)

**Only choose one option.*

- Yes - Full-time
- Yes - Part-time
- No

5. What is your ethnic group? (optional)

We may use information on your ethnicity to help us to carry out consultations to understand the needs of minority ethnic groups in the city. It will also help us to analyse the results of consultations to find out what residents in different ethnic groups think about a proposal for the city.

**Only choose one option.*

- | | |
|--|--|
| <input type="radio"/> Arab | <input type="radio"/> Asian or Asian British: Bangladeshi |
| <input type="radio"/> Asian or Asian British: Chinese | <input type="radio"/> Asian or Asian British: Indian |
| <input type="radio"/> Asian or Asian British: Pakistani | <input type="radio"/> Asian or Asian British: Any other Asian background (please give details) |
| <input type="radio"/> Black or Black British: African | <input type="radio"/> Black or Black British: Caribbean |
| <input type="radio"/> Black or Black British: Any other Black background (please give details) | <input type="radio"/> Mixed: White and Asian |
| <input type="radio"/> Mixed: White and Black African | <input type="radio"/> Mixed: White and Black Caribbean |
| <input type="radio"/> Mixed: Any other mixed background (please give details) | <input type="radio"/> White: English/Welsh/Scottish/Northern Irish/British |
| <input type="radio"/> White: Gypsy or Irish Traveller | <input type="radio"/> White: Irish |
| <input type="radio"/> White: Roma | <input type="radio"/> White: Any other White background (please give details) |
| <input type="radio"/> Any other ethnic group (please give details) | |

If 'Any other ethnic group (please give details)', please specify

6. Do you currently have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more? (optional)

We may use information on any disability you may have to help us to target consultations on proposals that may particularly affect residents with a disability, such as consultations on Shopmobility or accessibility of public toilets. We may also use it to help us to carry out consultations to understand the needs of disabled people in the city, or to analyse the results of consultations, for example to find out what disabled residents think about a proposal for the city.

**Only choose one option.*

- Yes
 No

7. What is your current total annual household income, including pay, benefits, pensions and investments? (optional)

We may use information about your household income to help us find out what residents with different levels of incomes think about our services or facilities. We will not use the data for any other purposes.

**Only choose one option.*

- | | |
|--|--|
| <input type="radio"/> Less than £10,000 | <input type="radio"/> £10,000 to £19,999 |
| <input type="radio"/> £20,000 to £29,999 | <input type="radio"/> £30,000 to £39,999 |
| <input type="radio"/> £40,000 to £49,999 | <input type="radio"/> £50,000 to £59,999 |
| <input type="radio"/> £60,000 to £69,999 | <input type="radio"/> £70,000 to £79,999 |
| <input type="radio"/> £80,000 to £89,999 | <input type="radio"/> £90,000 to £99,999 |
| <input type="radio"/> £100,000 to £119,999 | <input type="radio"/> £120,000 or more |



Council Tax Reduction scheme - Survey open

Instructions

- Write as **clearly** as you can— these forms might be scanned
- Write your answers in the same language as this form

1. Are you currently receiving Council Tax Reduction?

**Only choose one option.*

- Yes
- No
- Prefer not to say

2. Which of the following best describes you?

**Only choose one option.*

- Resident
- Representative of a community or voluntary organisation
- Landlord or housing provider
- Other

If 'Other', please specify

3. Do you or someone in your household have a disability or caring responsibilities?

**Only choose one option.*

- Yes
- No
- Prefer not to say

4. What is your age bracket?

**Only choose one option.*

- Under 25
- 25-45
- 45-65
- Over 65

5. Which of the following best describes your sexual orientation?

**Only choose one option.*

- | | |
|---|---|
| <input type="radio"/> Bisexual | <input type="radio"/> Gay man |
| <input type="radio"/> Gay woman/lesbian | <input type="radio"/> Heterosexual/straight |
| <input type="radio"/> Prefer not to say | <input type="radio"/> Other |

If 'Other', please specify

6. What is your gender?

**Only choose one option.*

- Male
- Female
- Prefer not to say
- Other

If 'Other', please specify

Retaining two schemes

We propose retaining two schemes: one for Universal Credit (UC) households and one for non-UC households.

This continues to support households who do not wish to claim Universal Credit.

7. Do you agree with this approach?

**Only choose one option.*

- | | |
|---|--------------------------------|
| <input type="radio"/> Strongly agree | <input type="radio"/> Agree |
| <input type="radio"/> Neutral | <input type="radio"/> Disagree |
| <input type="radio"/> Strongly disagree | |

8. Do you have any further comments to make about this approach? (optional)

100% Council Tax liability support

Some local authorities ask households to contribute a fixed amount, a percentage, or restrict starting liability to a lower Council Tax band, regardless of how low the taxpayer’s income is. We propose continuing to base support on 100% of the Council Tax liability (before looking at their incomes and expenses) to avoid small, hard-to-collect debts incurred by those with the lowest incomes. This does not mean an automatic right to full entitlement, but is based on ability to pay.

9. Do you support this proposal?

**Only choose one option.*

- Yes
- No
- Not sure

10. Do you have any further comments to make about this proposal? (optional)

Income Bands and Contributions - Universal Credit Scheme

We propose updating income bands and contribution levels in line with percentage increases linked to the National Living Wage each year.

For example, if this increases by 3% next year, the indicative figures below will increase by 3% for 2026/2027.

Indicative and based on 2025/2026 National Living Wage

Net Earnings			Net Earnings		
From	To	Weekly Contribution	From	To	Monthly Contribution
£0.00	£92.04	£0.00	£0.00	£398.84	£0.00
£92.05	£158.72	£7.50	£398.85	£687.79	£32.50
£158.73	£238.09	£15.00	£687.80	£1,031.72	£65.00
£238.10	£317.45	£22.50	£1,031.73	£1,375.62	£97.50
£317.46	£396.82	£30.00	£1,375.63	£1,719.55	£130.00
£396.83	£476.18	£37.50	£1,719.56	£2,063.45	£162.50
£476.19	£555.55	£45.00	£2,063.46	£2,407.38	£195.00
£555.56		No Award	£2,407.39		No Award

11. Do you agree with this method of updating the Universal Credit scheme?

**Only choose one option.*

- Yes
 No
 Not sure

12. Do you have any further comments to make about this method? (optional)

Non-Universal Credit Scheme

It is possible in future that The Department for Work and Pensions may not publish the updated allowances and premiums we use in the non-Universal Credit scheme, as households should move to Universal Credit.

If this happens, we will update the latest published amounts yearly by September CPI figures.

13. Do you agree with this proposal?

**Only choose one option.*

- Yes
- No
- Not sure

14. Do you have any further comments to make about this proposal? (optional)

Earned Income Disregards for Universal Credit Claimants

The Pensioner scheme and non-Universal Credit scheme have what is called an **earnings deduction**, to recognise additional expenses for people who are working such as transport, food, cost of clothing etc.

Previously, we also applied this to Universal Credit scheme workers but, in the calculation of Universal Credit, DWP have their own earnings deduction, so in effect we were reducing the amount of earnings used in the calculation twice.

This disadvantaged pensioners who work and non-Universal Credit workers. Removing our local earnings disregard for those on Universal Credit levels up the playing field.

15. Do you agree with removing the additional earned income disregard for Universal Credit claimants?

**Only choose one option.*

- Strongly agree
- Neutral
- Strongly disagree
- Agree
- Disagree

16. Do you have any further comments to make about this? (optional)

Final thoughts

17. Do you believe the proposed scheme is fair and supports those most in need?

**Only choose one option.*

- Yes
- No
- Not sure

Final thoughts

18. Do you have any other comments or suggestions about the proposed Council Tax Reduction Scheme? (optional)
