

London Borough of Waltham Forest: Council Tax Support Scheme Consultation

Report: November 2022



Research
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London Borough of Waltham Forest: Council Tax Support scheme consultation

Section 1: Introduction

Introduction and background to the consultation

- 1.1. The Council Tax Support scheme provides help to working age residents on low incomes to pay their Council Tax. The current scheme was first introduced on 1 April 2015 and has continued since then. It offers a maximum support of 76 percent meaning that those in receipt of support must pay at least 24 percent of their Council Tax themselves.
- 1.2. The Council is currently considering its scheme from 1 April 2023. The Council is very aware of the rising cost of living and the impact it is having on residents. It is therefore considering making changes to the current scheme to make it more generous by increasing the level of support offered. If these changes are implemented, it would provide a higher level of support to residents but would also require the Council to make a higher contribution toward the cost of the scheme.
- 1.3. The Council is legally required to consult on any new scheme or changes to the scheme.
- 1.4. This report presents the results received through the consultation questionnaire. The analysis and presentation of results has been conducted by an independent organisation, Public Perspectives Ltd. The Council was responsible for designing and managing the consultation process.

Paying for the scheme and options

Paying for the scheme

- 1.5. The Council has to decide how its scheme will be funded. The Council has carefully considered the additional costs associated with increasing the level of support offered to ensure it minimises the overall impact on its budget and also does not place an unreasonable burden on residents. The Council is not proposing to use the usual funding options available to meet the additional costs, which are:
 - increasing Council Tax - in this case, beyond the maximum permitted by Government
 - using Council reserves, or
 - further reducing the funding available for Council services.
- 1.6. Instead, the Council is proposing to use anticipated income collected in the current financial year from non-Council Tax sources to meet the funding gap. The expectation is the Council will achieve the additional sum, which is estimated to be £1.5 million, to increase the level of support offered. As this source of income cannot be guaranteed in future years, the Council may not be able to sustain this increased level of support beyond the 2023/24 financial year. The Council will consider the impact of the scheme annually and consult again if it thinks further changes need to be made.

Scheme Options

Option 1: The Council's proposed scheme

- 1.7. The Council is proposing that between 1 April 2023 and 31 March 2024, all working age residents eligible for Council Tax Support will be required to pay at least 15% of their Council Tax. This is a reduction of 9% from the current 24%. Under these proposals, Council Tax residents eligible for Council Tax support will have their Council Tax bill reduced by up to 85%, leaving them with less to pay than under the current scheme. All other elements of the current scheme would remain as now.

Option 2: Continue with the current Council Tax Support scheme

- 1.8. This would mean that between 1 April 2023 and 31 March 2024, all working age residents eligible for Council Tax Support will be required to pay at least 24% of their Council Tax.

Approach to the consultation

- 1.9. Schedule 4 of the Local Government Finance Act 2012 requires local authorities to consult on their local Council Tax Support scheme. It sets out a specific series of steps and the order in which they must occur:
- Consult any major precepting authority which has power to issue a precept to it
 - Publish a draft scheme in such manner as it thinks fit, and
 - Consult such other persons as it considers are likely to have an interest in the operation of the scheme.
- 1.10. The following consultation mechanisms were used:
- **Promotion:** The Council considers all residents to have a potential interest in the scheme and consequently the consultation was made available to all residents and promoted widely using the Council's communication mechanisms. This included publication in its Council magazine (Waltham Forest News), which is distributed to all households in the borough, publication on the Council's website and promotion through Council e-newsletters and social media channels.
 - **Direct engagement with residents:** Text messages were sent to a sample of 50,000 Council Tax payers.
 - **Stakeholders:** Direct e-mails/letters to key stakeholders.
- 1.11. The main mechanism for collecting feedback was a questionnaire that allowed for the consistent collation and analysis of responses from different residents and organisations. An on-line version of the questionnaire was available on the Council's website and promoted via the above mechanisms. The questionnaire is attached in the appendices to this report (in the form of a marked-up questionnaire showing the headline results).
- 1.12. The consultation took place over a four-week period, ending on Friday 11th November 2022.
- 1.13. In total, there were 764 respondents to the consultation questionnaire, made up as follows (the full demography of respondents is presented in the appendices to this report in the form of a marked-up questionnaire):
- 693 residents.
 - 5 voluntary or charitable organisation representatives.

- 8 housing association representatives.
- 16 private landlords.
- 16 other respondents.
- 26 that preferred not to say.

1.14. In addition, a written response was also received from the Greater London Authority (the content of which is not included in this report).

Reporting

- 1.15. The rest of this report presents the key findings from the consultation. The results of the consultation questionnaire have been analysed against all demographic variables to identify any important differences in opinion between different groups.
- 1.16. In addition, the open-ended comments received in the questionnaire have been reviewed and key themes presented in the report. They are also included in the appendices to this report.
- 1.17. Please note, not all the numbers/percentages in the following charts add up to the total number of respondents to the consultation. This is because the questions were not mandatory and consequently not all questions have been answered by all respondents.

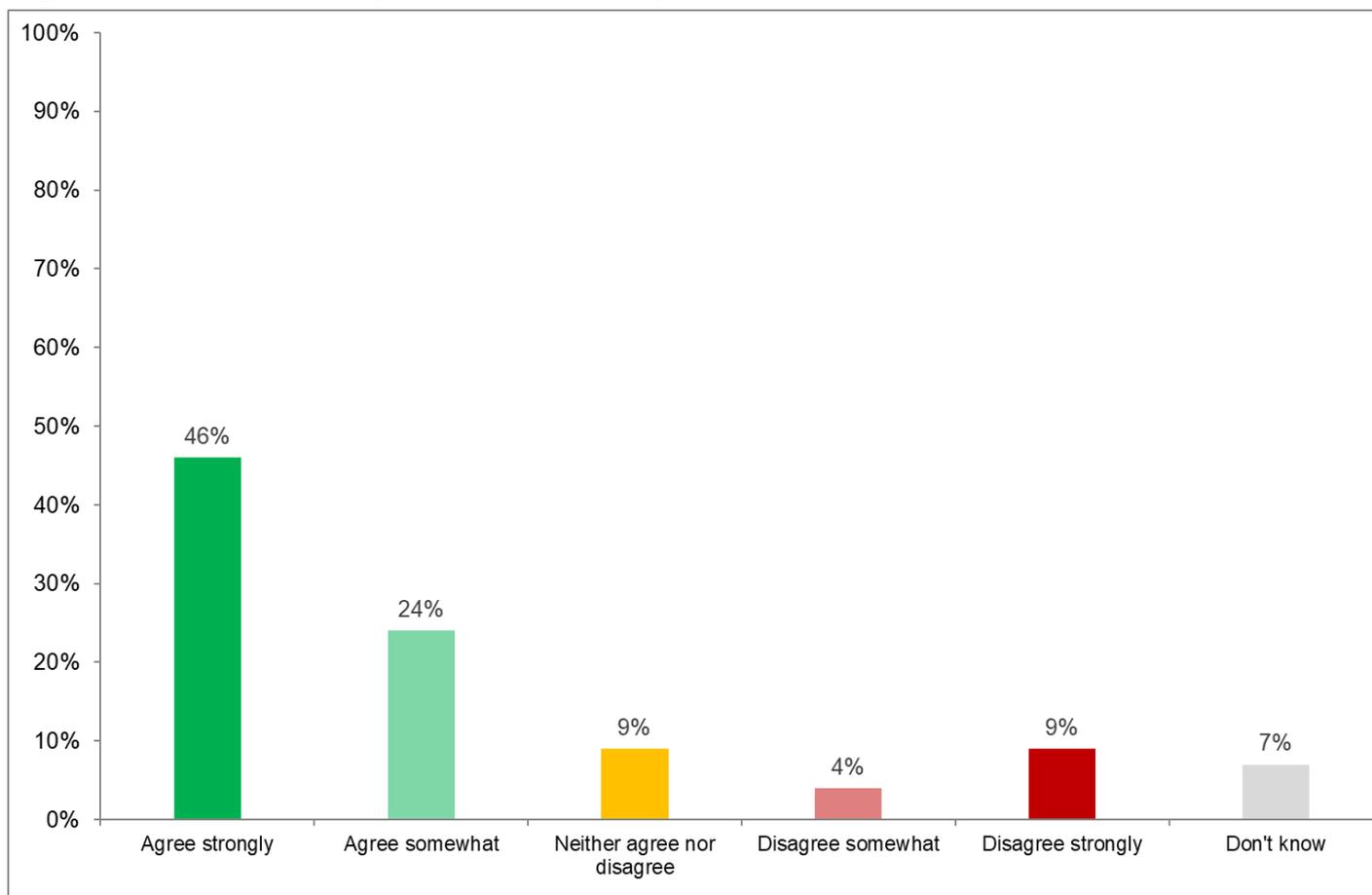
Section 2: Consultation findings

To what extent do you agree or disagree with the Council's proposed scheme and the way in which it would be funded?

There is majority support for the Council's proposed scheme and the way in which it would be funded

- 2.1. Overall, 70% of respondents agree with the Council's proposed scheme and the way in which it would be funded (i.e. that between 1 April 2023 and 31 March 2024, all working age residents eligible for Council Tax Support will be required to pay at least 15% of their Council Tax, instead of 24%. The estimated additional £1.5 million cost of this scheme would be funded in the current financial year from non-Council Tax sources). This includes, 46% that strongly agree and 24% that somewhat agree.
- 2.2. 9% neither agree nor disagree, 4% disagree somewhat, 9% disagree strongly and 7% don't know.

Figure 2.1: Council's proposed scheme – Option 1



Number of respondents: 705.

Question: To what extent do you agree or disagree with the Council's proposed scheme and the way in which it would be funded?

- 2.3. The findings are broadly consistent across different demographic groups, with some slight differences as follows:
- **Residents in receipt of Council Tax Support are slightly more likely to agree with the Council's proposed scheme:** 79% at least somewhat agree compared with 69% of residents not in receipt of Council Tax Support.
 - **Residents that live in a household with dependent children are slightly more likely to agree with the Council's proposed scheme:** 74% at least somewhat agree compared with 67% of other residents.
 - **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little are slightly less likely to agree with the Council's proposed scheme:** 64% at least somewhat agree compared with 73% of other residents.
 - **Residents that are employed full-time are slightly less likely to agree with the Council's proposed scheme:** 67% at least somewhat agree compared with 73% of other residents.
 - **Residents that are owner-occupiers are slightly less likely to agree with the Council's proposed scheme:** 65% at least somewhat agree compared with 73% of other residents.

2.4. Respondents were asked if they had any other comments about the Council's proposed scheme and how, if adopted, it should be funded. 172 respondents provided comments, with those most commonly cited as follows (these are included in full in the appendices to this report):

- General support for the proposal to provide greater support, in light of the cost of living crisis (cited by 59 respondents):

"I think this needs to be implemented definitely as it will help me so much with paying the council tax The current 24% charge is a massive struggle especially if someone is on universal credit because the council tax has risen and also the cost of living is taking its toll when it comes to paying all bills." Agree strongly with Council's proposed scheme

"I think that it is very fair of the council and shows that they are committed to supporting the poorest in the borough. Benefit claimants are treated unkindly by DWP, e.g. sanctioning them, not maintaining the rise in line with cost of living, not acting lawfully etc, and do it would make life easier and be a nice gesture." Agree somewhat with Council's proposed scheme

"The proposal would materially support residents with cost of living concerns and is the correct approach as well as being a good use of funds. However, I believe this scheme could be supported with additional awareness raising of the support available on council tax." Agree strongly with Council's proposed scheme

- Calls for the scheme to go further, either providing a greater discount and/or more support for all people/families that are struggling in the current circumstances (cited by 45 respondents):

“Redbridge gives 100% discount to its applicable residents!” Agree strongly with Council’s proposed scheme

“Residents not on any form of income support or benefits are always forgotten. Middle income families are also struggling; perhaps some targeted support /discount to those that pay full CT year on year is better considered. Middle income families pay for prescriptions, dental and all other services and expenses whilst those on benefits don't have these additional costs.” Disagree strongly with Council’s proposed scheme

“People who not eligible for support struggling with them bills also that why addition funding should be invest to reduce council tax for all rather than just support specific groups especially people with mid average paying a lot of taxes but not benefit from them.” Disagree somewhat with Council’s proposed scheme

“What about people that are only just over the threshold for support? They are the ones that will struggle the most as they are getting no support at all, where as people claiming benefits are getting lots of help and support.” Disagree somewhat with Council's proposed scheme

- Queries about where the additional funding will come from (cited by 21 respondents):

“I'm unclear on where the in-year revenue comes from if not from council tax. Is this parking fines and people requesting paid services like bin replacement?” Agree somewhat with Council’s proposed scheme

“Whilst it is good news that council tax benefit could rise. How this would be funded is vague and for residents like me being specific and above board and truthful will help to make informed decision. Is funding coming from education, social services, health, grants, policing, where?” Neither agree nor disagree with Council’s proposed scheme

- Concerned that additional discounts will require funding to be diverted from other Council services or lead to others having to pay more (cited by 15 respondents):

“People are getting used more and more to rely on Council for support. I have nothing against providing people support from time to time however not to the extent of people who pay to have an increased council tax to cover these funds.” Disagree somewhat with Council’s proposed scheme

- Do not agree with additional discounts and/or do not agree with discounts in general (cited by 12 respondents):

“This is completely ridiculous. The people on "low income" are already in receipt of various government benefits. They should therefore pay their council tax to the same level as everyone else. A Council Tax cut for a minority means another increase for the majority. The cost of living is hitting the people who are working full time at its hardest as we have more expenditure than those who are sitting at home doing nothing so the true reality is that we should get a reduction, not them!” Disagree strongly with Council’s proposed scheme

- Concerns raised about efficient use of Council Tax revenue and resources (cited by 10 respondents):

“Keep funding it as it was before. It should be funded by cutbacks to parties/social events for both cabinet/council employees, which I have seen in the accounts and money being spent on social events that aren't educational.” Disagree strongly with Council’s proposed scheme

- Adopt a progressive approach, so that the scheme is funded by those on higher incomes and/or that more help is available to those on lower incomes (cited by 7 respondents):

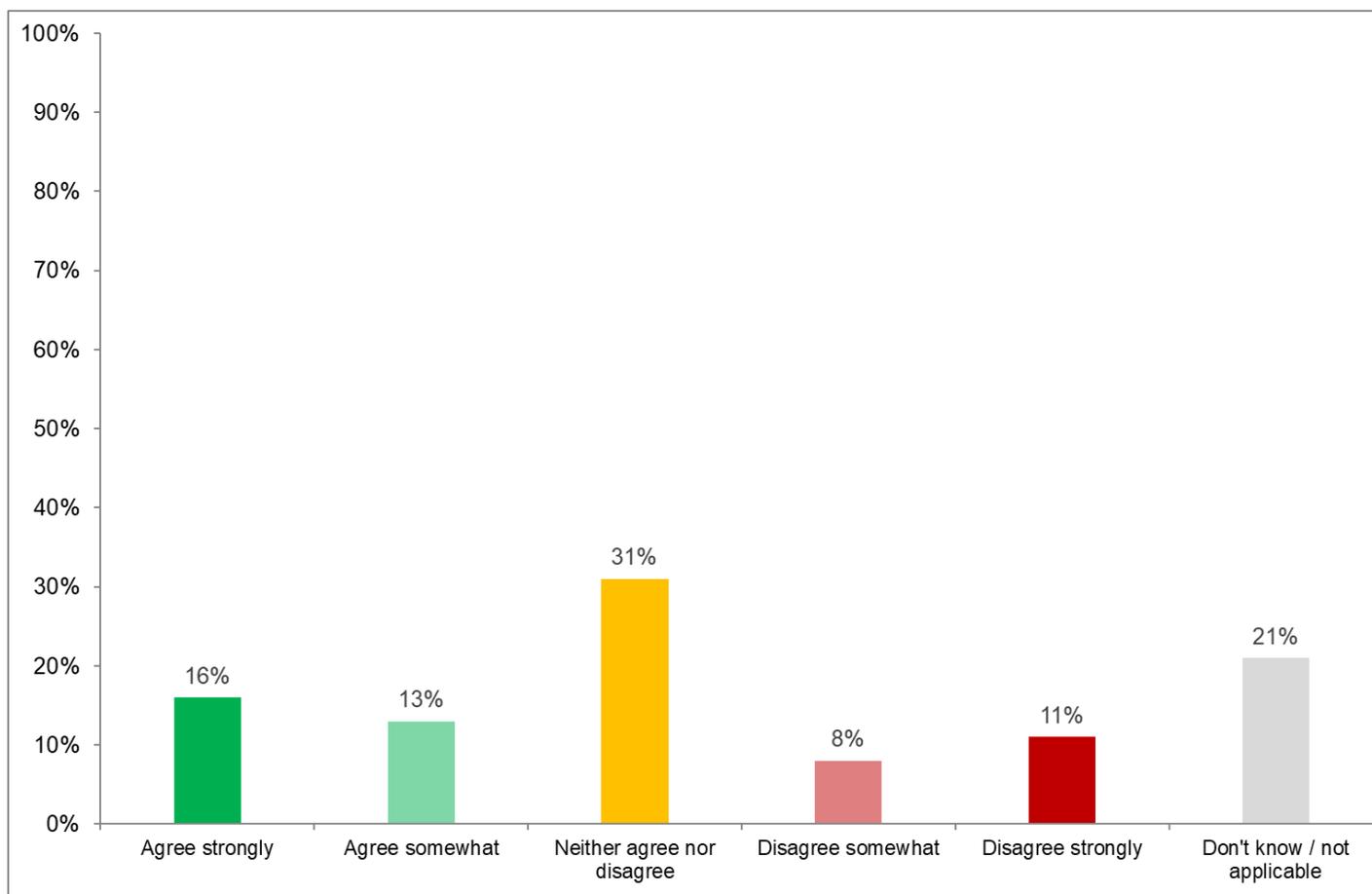
“Effort should be made to target the highest earners in the borough through progressive measures (rather than regressive measures).” Agree somewhat with Council’s proposed scheme

If you do not agree with the Council's proposed scheme, to what extent do you agree or disagree that the Council should continue with its current scheme - Option 2?

There is a mixture of views about the Council's current scheme

- 2.5. Of those that did not agree with the Council's proposed new scheme, 29% agree with the current scheme, including 16% that strongly agree and 13% that agree somewhat.
- 2.6. 31% neither agree nor disagree, 8% disagree somewhat, 11% disagree strongly and 21% don't know.
- 2.7. There are not any notable differences by different demographic groups.

Figure 2.2: Council's current scheme – Option 2



Number of respondents: 203 (only respondents that did not agree with the Council's proposed new scheme).

Question: If you do not agree with the Council's proposed scheme, to what extent do you agree or disagree that the Council should continue with its current scheme - Option 2?

2.8. Respondents were asked if they had any other comments about continuing with the current scheme. 43 respondents provided comments, with those most commonly cited as follows (these are included in full in the appendices to this report):

- Current scheme is sufficiently generous and against further discounts (cited by 11 respondents):

“The current level of support seems adequate and should not be further subsidized especially at the expense of residents that pay full CT and never receive support or by using £1.5m of council revenue which could go into services.” Disagree strongly with Council’s proposed scheme

- Scheme should be broadened to provide support for more people struggling in the current circumstances (cited by 10 respondents):

“Many of us above your threshold are also struggling so if these millions can be found for the people worse off then council tax could be lowered for all.” Disagree strongly with Council’s proposed scheme

- Queries about how the additional discount will be funded (cited by 6 respondents):

“I would like to know where the additional funding is coming from?” Disagree somewhat with Council’s proposed scheme

- Scheme should be protected from abuse (cited by 4 respondents):

“If people/are to be given a discount then they should prove that they have not been able to find work.” Disagree strongly with Council’s proposed scheme

- Support residents to develop skills and into employment (cited by 4 respondents):

“Long term we need to train our residents and upskill, can we offer free nursing courses for the unemployed? The best way of increasing someone’s standard of living is the opportunity to have well paid jobs locally, boosting self-esteem and mental health.” Neither agree nor disagree with Council’s proposed scheme

Alternatives

2.9. Respondents were asked if they would like to suggest that the Council adopt a different scheme rather than any of the options above. 73 respondents provided comments, with those most commonly cited as follows (these are included in full in the appendices to this report):

- Widen the scheme to provide support to more residents, especially those just above the threshold (cited by 16 respondents):

“The council should consider extending the threshold for support, increasing the number of people eligible, rather than increasing support to those on the scheme, or a combination of the two. For example, reduction to 20% instead of 15%, and expanding eligibility by what funding then allows.” Agree somewhat with Council’s proposed scheme

“I think one of my concerns about the current scheme is that not enough people on a low income are even considered/eligible for support. A scheme should also look at the current criteria and threshold as many don’t qualify even though they are struggling to make ends meet. Please look to widen the help for others rather than just concentrating on giving more to those already eligible.” Agree strongly with Council’s proposed scheme

“Why not have a tiered system instead of a 1 rule fits all. Much like the income tax based on household income. This way the benefit can be passed on to those just above the threshold.” Disagree somewhat with Council’s proposed scheme

- Concerns about the current or proposed scheme being too generous and that it will have to be funded by council tax rises and/or that the funding could be used elsewhere (cited by 14 respondents):

“Do not reduce the tax for anyone or else reduce it for everyone. People are already getting help through other means from the government and their taxation level on their employment.” Disagree strongly with Council’s proposed scheme

“Increasing the council tax for non-eligible people would not be fair as this will eventually make them disadvantaged in time.” Neither agree nor disagree with Council’s proposed scheme

“It is likely the council will come under further financial pressure with impending public service cuts centrally. The council should be prudent and plan to protect its core services e.g. Adult Social Care, Children’s Services, Housing etc - put the £1.5m towards reserves.” Disagree strongly with Council’s proposed scheme

- Make the scheme more generous for those in greatest need (cited by 12 respondents):

“For those on Universal Credit, award 100% council tax reduction for those who can't afford to pay anything towards council tax and are currently unable to work because of a health condition.” Agree somewhat with Council's proposed scheme

“I think single parent families should get proportionally more support than a couple. I think there should be support for people coming off benefits . . . worse off working in a job where the salary isn't high, often there is no financial incentive to getting a job.” Don't know about Council's proposed scheme

- Concerns about funding sources and impact on other services (cited by 5 respondents):

“Provide clear information on costs and services affected and the impact that this will have on the wider borough.” Don't know about Council's proposed scheme

Appendices

Appendix 1: Headline results in the form of a marked-up questionnaire

764 responses in total.

(Please note, not all the numbers/percentages in the following add up to the total number of respondents to the consultation. This is because the questions were not mandatory and consequently not all questions have been answered by all respondents)

Council Tax Support from April 2023 - Consultation

Background

The Council has a local scheme that provides help to working age residents on low incomes to pay their Council Tax. The scheme is called the Council Tax Support Scheme. The current scheme was first introduced on 1 April 2015 and has continued since then. It offers a maximum support of 76 percent meaning that those in receipt of support must pay at least 24 percent of their Council Tax themselves.

The law requires the Council to reconsider the scheme each year and to decide what scheme will be adopted for the following year commencing on 1st April. Next year's scheme will be considered by both Cabinet and Full Council in December 2022.

The Council is currently considering its scheme from 1 April 2023 and want residents to have a meaningful input into the design of the scheme by clearly explaining:

- a) the option being considered by the Council,
- b) why the Council believes it must make changes to the current scheme and,
- c) the reasons the Council is proposing its preferred option.

The Council's scheme only applies to people below pensionable age. The law sets out the way in which Council Tax Support is calculated for pensioners, so they are not affected by our scheme. Whichever scheme is introduced will be means tested. This means that a person's income is compared to an amount their family is treated as needing to live on, often referred to as a 'needs allowance'.

The Council is very aware of the rising cost of living and the impact it is having on residents. It is therefore considering making changes to the current scheme to make it more generous by increasing the level of support offered. If these changes are implemented, it would provide a higher level of support to residents but would also require the Council to make a higher contribution toward the cost of the scheme.

Paying for the Scheme

The Council has to decide how its scheme will be funded.

The Council has carefully considered the additional costs associated with increasing the level of support offered to ensure it minimises the overall impact on its budget and also does not place an unreasonable burden on residents. We are not proposing to use the usual funding options available to the Council to meet the additional costs, which are:

- increasing Council Tax - in this case, beyond the maximum permitted by Government
- using Council reserves, or
- further reducing the funding available for Council services

Instead, we are proposing to use anticipated income collected in the current financial year from non-Council Tax sources to meet the funding gap. The expectation is the Council will achieve the additional sum, which is estimated to be £1.5 million, to increase the level of support offered.

As this source of income cannot be guaranteed in future years, we may not be able to sustain this increased level of support beyond the 2023/24 financial year. The Council will consider the impact of the scheme annually and consult again if it thinks further changes need to be made.

Option 1: The Council's proposed scheme

The Council is proposing that between 1 April 2023 and 31 March 2024, all working age residents eligible for Council Tax Support will be required to pay at least 15% of their Council Tax. This is a reduction of 9% from the current 24%.

Under these proposals Council Tax residents eligible for Council Tax Support will have their Council Tax bill reduced by up to 85%, leaving them with less to pay than under the current scheme.

All other elements of the current scheme would remain as now, meaning:

- The standard fixed rate non-dependant deductions for other adults (people over 18) living in a household would continue as now, and
- The taper applied to a person's income when their income is higher than their needs allowance would continue as now at 30%, and
- The capital/savings limit for getting support would continue as now at £6,000,
- The minimum award level of £1.00 would continue as now.

The proposed scheme has been developed in recognition of the additional financial costs being experienced by households and as a response to the Cost of Living crisis.

The tables below show the potential beneficial financial difference between the Council's current and the proposed scheme.

The benefit of doing this is that it would lessen the impact of the Cost of Living crisis on eligible residents.

The drawbacks of doing this are:

- The Council would have to subsidise the scheme by an additional £1.5 million, which it proposes to do through use of in-year income.

Option 2: Continue with the current Council Tax Support scheme

This would mean that between 1 April 2023 and 31 March 2024, all working age residents eligible for Council Tax support will be required to pay at least 24% of their Council Tax. The current scheme was originally designed to be a self-funding scheme, meaning that it was paid for entirely using money from the Council's Central Government grant. However, reductions in Government grant funding and the rising annual cost of the scheme mean that it is now subsidised by the Council annually using around £4million of its own funds to maintain the scheme.

In addition to this the other elements of the scheme would continue as now other than the change described in option 1 above.

Under this option working age residents receiving Council Tax Support will continue to be required to pay at least 24% of their Council Tax themselves, which is 9% higher than in the Council's proposed scheme.

The benefits of doing this are:

- The overall cost of the scheme would be £1.5 million lower under this option.

The drawbacks of doing this are:

- Eligible residents struggling to meet rising food and fuel costs would receive no additional support.
- The impact of having to continue to make a minimum contribution of 24% may be greater for those who are least able to afford it.

Your thoughts on the Council's proposed scheme and how it would be funded

To what extent do you agree or disagree with the Council's proposed scheme and the way in which it would be funded?

- 326 (46%) Agree strongly
- 168 (24%) Agree somewhat
- 66 (9%) Neither agree nor disagree
- 31 (4%) Disagree somewhat
- 65 (9%) Disagree strongly
- 49 (7%) Don't know

Please use the space below to make any other comments you may have about the Council's proposed scheme and how, if adopted, it should be funded:

N/A – Text response, see analysis in report and list of responses in appendix 2.

If you do not agree with the Council's proposed scheme, to what extent do you agree or disagree that the Council should continue with its current scheme - Option 2?

- 32 (16%) Agree strongly
- 27 (13%) Agree somewhat
- 63 (31%) Neither agree nor disagree
- 16 (8%) Disagree somewhat
- 23 (11%) Disagree strongly
- 42 (21%) Don't know / not applicable

Please use the space below to make any other comments you may have about continuing with the current scheme:

N/A – Text response, see analysis in report and list of responses in appendix 2.

Please use the space below if you would like to suggest that the Council adopt a different scheme rather than any of the options above:

N/A – Text response, see analysis in report and list of responses in appendix 2.

About you

Why do we ask these questions? The following questions will help inform our decision. They will also help us monitor what different groups of residents think about the proposed Council Tax Support scheme. All information you provide is completely confidential and anonymous. This means that your individual responses will not be reported directly alongside your personal details nor will anyone be able to identify you based on your responses.

Are you responding as? Please select the option which most closely applies.

- 693 (91%) A Waltham Forest resident
- 5 (1%) A representative of a voluntary or charitable organisation
- 8 (1%) A representative of a housing association
- 16 (2%) A private landlord
- 16 (2%) Other
- 26 (3%) Prefer not to say

Does your name appear on the Council Tax bill for your household?

- 668 (97%) Yes
- 5 (1%) No
- 2 (0%) Don't know
- 15 (2%) Prefer not to say

Does your household currently receive Council Tax support?

- 187 (27%) Yes
- 432 (63%) No
- 52 (8%) Don't know
- 18 (3%) Prefer not to say

Are you receiving a Retirement Pension or Pension Credit?

- 41 (6%) Yes
- 626 (91%) No
- 22 (3%) Prefer not to say

How many adults live in your household?

265 (39%) 1
300 (44%) 2
52 (8%) 3
26 (4%) 4
16 (2%) 5+
27 (4%) Prefer not to say

How many children aged 19 or under live in your household?

119 (25%) 1
111 (23%) 2
57 (12%) 3
17 (4%) 4
6 (1%) 5+
171 (36%) Prefer not to say

What is your sex?

264 (38%) Male
387 (56%) Female
36 (5%) Prefer not to say

Is the gender you identify with the same as your sex registered at birth?

616 (91%) Yes
21 (3%) No
39 (6%) Prefer not to say

If 'No', please write in below your gender identity:

N/A – Text response.

How old are you?

9 (1%) 18-24
133 (19%) 25-34
198 (29%) 35-44
156 (23%) 45-54
134 (19%) 55-64
32 (5%) 65-74
2 (0%) 75 and over
25 (4%) Prefer not to say

Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?

108 (16%) Yes, which reduce my ability to carry out my day-to-day activities a lot
88 (13%) Yes, which reduce my ability to carry out my day-to-day activities a little
48 (7%) Yes, but they don't reduce my ability to carry out my day-to-day activities at all
427 (64%) No

How would you describe your ethnic background?

204 (30%) White British
121 (18%) Other white background
100 (15%) Asian / Asian British
111 (16%) Black / African / Caribbean / Black British
28 (4%) Mixed / Multiple ethnic groups
37 (5%) Other ethnic group
85 (12%) Prefer not to say

What is your religion or belief?

- 164 (24%) No religion
- 8 (1%) Buddhist
- 259 (38%) Christian
- 12 (2%) Hindu
- 2 (0%) Jewish
- 125 (19%) Muslim
- 3 (0%) Sikh
- 18 (3%) Other religion
- 82 (12%) Prefer not to say

Which of the following best describes how you think of yourself?

- 495 (74%) Heterosexual or straight
- 21 (3%) Gay or Lesbian
- 24 (4%) Bisexual
- 21 (3%) Other
- 110 (16%) Prefer not to say

Which of these activities best describes what you are doing at present?

- 253 (37%) Employee in full-time job (30 hours plus per week)
- 114 (17%) Employee in part-time job (under 30 hours per week)
- 75 (11%) Self-employed full or part-time
- 1 (0%) On a government supported training programme (e.g. Modern Apprenticeship/Training for Work)
- 24 (4%) Unemployed and available for work
- 66 (10%) Permanently sick/disabled
- 28 (4%) Wholly retired from work
- 39 (6%) Looking after the family/home
- 8 (1%) Full-time education at school, college or university
- 18 (3%) Doing something else
- 56 (8%) Prefer not to say

Where do you live in Waltham Forest? Please select the response that best fits where you live.

- 157 (23%) North - Chingford (including Highams Park, North Chingford, Chingford Hatch, Chingford Mount)
- 274 (40%) Central - Walthamstow (including Blackhorse Lane, Walthamstow village, St James Street, Wood Street, Higham Hill)
- 134 (20%) South West – Leyton (including Markhouse village, Lea Bridge, Bakers Arms)
- 115 (17%) South East – Leytonstone (including Whipps Cross)

How would you describe your current accommodation?

- 57 (8%) Owned outright
- 132 (20%) Owned with a mortgage or loan
- 201 (30%) Rented from Council / housing association / registered social landlord
- 236 (35%) Rented from private landlord or letting agency
- 9 (1%) Part-owned and part-rented (shared ownership)
- 4 (1%) Living somewhere rent free
- 8 (1%) Other
- 25 (4%) Prefer not to say

Next steps

Because of the timescales involved and the legal requirement that the Council adopt its scheme prior to setting next year's budget if it is to take effect from 1 April 2023, the consultation will close on **11th November 2022**.

A draft report will be presented to the Council's Cabinet in December to put forward the result of the consultation. We will listen carefully to what residents tell us, and the consultation results will be considered alongside other evidence and information for Full Council to make the final decision on which scheme to adopt.

Following the decision, the results from the consultation will be available on the Council's website and we will write to you personally if you are going to be affected as part of the annual billing process.

The new scheme will start on 1 April 2023. The Council will consider the impact of the scheme annually and consult again if it thinks further changes need to be made.

Appendix 2: Comments to open-ended questions in the questionnaire

Please note: No attempt has been made to edit these responses, this includes not editing spelling and formatting.

Please use the space below to make any other comments you may have about the Council's proposed scheme and how, if adopted, it should be funded:
15% discount proposal sounds fear
24% was already much too high and is much more so now.
76% is a huge reduction as it is, everyone is struggling so rather than pushing more people into poverty maybe consider helping everyone
A flat scheme is an extremely poor option. Moving towards a banded scheme would be fairer as those who really need full support will get it whereas others who only just qualify will be able to contribute more. I also do not believe that I can make an informed decision on the funding without being told where the income is coming from and info on the councils wider financial position. I would rather fund a banded scheme from an underspend on capital financing budgets for instance and reinvest parking income into increasing cycle facilities.
A good idea
Agree strongly in providing additional support for the poorest, even if that means the rest of us pay for it.
Agree with the proposed scheme and in light of current environment funding from additional income in the short term seems sensible
Although I doubt there are many cases, I am concerned the scheme can provide assistance to residents in the higher property tax bands. Surely it would more sensible to assist or facilitate a move to a lower taxed property, allowing them to realise some capital and reduce costs and overheads.
anticipated income collected in the current financial year from non-Council Tax sources to meet the funding gap. The expectation is the Council will achieve the additional sum, which is estimated to be £1.5 million, to increase the level of support offered.??? You have not stipulated where and what streams of non-council tax sources this money will come from, how would this impact on the wider borough? I am unable to provide you with a response
As long as it doesn't increase the cost for other residents.
As suggested from other council sources
BecAuce my council tax support was stopped in January 2022 all because I moved address and we can no longer afford to pay the full amount. Even though my husbands incomes has decreased was told because one of us work we aren't entitled anymore. This was because we moved address and let them know we changed addresses
Consideration should be given to those whose work status changes to unemployed during the cycle.
Continue the good work you are doing.
Cost of living has gone through the roof people on any benefits shouldn't pay at all through what liz tuss has done the government should pick up all benefits taxes and pensioners tax waste and othe things to help the Borough should be pick up by main governments thank you
Council and government continously put up the tax more and more, but we are not getting services according to this, So we don't want the service and do not charge us.
Council Scheme should be for everybody. We sre all struggle and working very hard and at the end no money so why this scheme is only for certain people? NO Further comments
Council should support all family no only people that already receive support
Council tax discount is already fairly generous. Seems better to keep it consistent rather - as having to fund it from other sources means it may not be sustainable beyond this year.

Council tax is already too higher to be afforded so instead of increasing it, it should be decreased and workout by other means
Council tax support may be necessary in a lot of cases. However it is open to abuse and I am concerned that the current system may not cover the latter.
Don't know.
Effort should be made to target the highest earners in the borough through progressive measures (rather than regressive measures).
Energy companies should get bigger taxes due to the profits they are making this should then get filtered down to help low income families in other areas of their cost of living
Funding using a one off also at guarantees that it will be an unsustainable cost, unless the extra income is expected to be recurring. It must be outlined that if the extra funds cannot be found in following years the extra allowance should be rolled back.
Great
Great pls let have the support thanks
help more families with student children
I agree on the proposal to provide extra support to those in need but the funding part is very vague. What exactly is "in-year income" and what impact does it have on residents? What is "in-year income" currently being used for?
I agree strongly with the reduction in the minimum charge as it is simply unaffordable for working age residents on the lowest income. I have no comment on the source of funding and think these questions should have been separated. I believe reducing the minimum charge is one of the most effective and direct ways to help the poorest residents in the borough and would ideally like it to be removed altogether
I agree with this proposal strongly in principle but would need to understand how the additional £1.5m is sourced exactly to be able to give a complete assessment or say anything for certain.
I agree, with the 15% level; given the premise that Waltham Forest is currently one of the highest Council Tax 'recipient' in London. The national prognosis, of imminent Government savings- mentioned in media- should, therefore, be reflected in savings for residents currently paying their CT.
I am a bit puzzled re additional finance for the new scheme and am concerned that money may be taken from other services where it is also needed, which also might affect people on a low income. Not sure whether the info you have provided means you want to reduce the claimant's contribution but have not identified any resources that would help you do so? -So I generally think a reduction of the claimant's contribution is a good idea but only if there are funds that are available for this (or are available because they can be taken from somewhere where they do not cause hardship or the cancellation of services). Maybe looking at the amount of temps/contract staff (and replacing them with staff on a permanent contract) would free some money (if there are dept's where there is a huge turnaround of staff, working conditions/reasons for leaving could be addressed rather than using temps on an on-going basis).
I am a foster carer and I also try to work freelance hours as a self employed arts admin/educator, however on months when I don't have a foster placement or cant find paid work (which has been happening more often as there is so little well paid freelance work available or if there is I often have to wait ages for payments) I do not get enough basic rate UC to cover rent, utilities and council tax... leaving me nothing for food. Many others must be in a similar position and if UC benefits don't cover basic rent and utilities let alone council tax something has to be done.
I am a single working mother and paying a full fee council tax. This is ridiculous as increasing bills, prices etc. I should be eligible for a discount.
I am a Support Worker and help my clients to apply for council tax support, which makes a significant impact on their ability to pay for other bills and essentials. My clients, and others like them on low incomes, need to be supported through important benefits such as this, now more than ever. I am also concerned about the consequences of not being to pay the 24%

<p>contribution by people on low incomes, such as a criminal conviction. At a time when people are having to forgo putting their heating on, relying increasingly more on food banks and skipping meals to save money, we cannot allow the most vulnerable to fall further into poverty.</p>
<p>I am agreeing with option 1. The question does not make it clear which option I'm supporting, so to be clear, which ever option maximises money going to vulnerable, poor, and those on UC is the one I'm supporting.</p>
<p>i am claiming esa benefit due to lung disease i need all the extra help possible i can barely get by as it is. i have to pay £36 p/m as it is which is a huge chunk from my £218 every 2 weeks esa plus i have to pay £36p/m water these 2 figures alone eat up alot of my benefit, some days i have to go without eating i literally have to choose between food or heating, it's very depressing everything has gone up with food & energy bills yet my money stays the same. you can't make money stretch when you were already just getting by. the energy companies should be paying some of this instead of lining there pockets with all the money there making in profits, times are tough so why doesn't the government not step in & do something positive to help those on low incomes no wonder some people are driven to suicide in this day & age we are just left to get on with it,</p>
<p>I am disabled so i thought i do not have to pay this</p>
<p>I am happy with the service</p>
<p>I am not happy to pay any additional costs associate with the new scheme</p>
<p>I am not sure if I understand the proposed change. I pay council tax with a single person discount, I do not get further discount, which is actually difficult if the tax is rising every year</p>
<p>I am on a low income and need help</p>
<p>I am paying to much for 1 bed</p>
<p>I am really happy that the council finally thinking of its residents, I think option 1 is a great idea.and should be very welcome by all low income families.</p>
<p>I am unable to receive the support for council tax relief because of savings, I am on lower income but have savings towards a mortgage. Increasing council tax to fund this scheme would make it incredibly difficult for me to afford the basics, with the cost of everything going up as it is we are already struggling. We have not been able to save towards our mortgage for a few years now but are persecuted for having the savings we do.</p>
<p>I am very difficult</p>
<p>I believe providing as much support as possible with council tax bills for residents on low incomes should be a priority for the council. I strongly approve of reducing the minimum charge and would like to see it removed altogether if possible. Prior to 2013 when council tax benefit was abolished by the government, it was accepted that residents on the lowest incomes such as income support, could not afford to pay any council tax at all. The value of income based benefits has declined massively since then. I have no particular view on how it should be funded and would not object to it coming out of my council tax.</p>
<p>I believe the councils proposal that better for the residents of lbwf would benefit greatly from option one. I am a single person that's works pt as a carer and only receive the single person allowance too which I am grateful.</p>
<p>I cannot really say much because when I learnt about council tax it was like a mountain to me. My bill was huge up to today I still cannot understand what I pay and don't pay. No one has explained my situation to me. So I do my best to pay what I'm told to pay.</p>
<p>I don't support the changes. Council's remit is not to buffer low wages and the challenge for a decent wages are within the remit of the central government and the business community.</p>
<p>I feel a drop to 20% more appropriate. It is my opinion the new proposal is too low. LBWF needs to provide more support for those who find themselves issued with a summons or late payment reminder as these households are likely to be struggling too</p>
<p>I feel more information is needed such as how many this would affect- i.e in percent in terms of population of WF- How many pay the 100% and how many pay 76% and how many pay nothing at all. This is important in looking at sustainability- If the first figure is a majority then the council should go for option 1 but if it is not we should stick with option 2.</p>

<p>I feel the increase cost of £1.5m can have more impact on a case by case method. Many may need extra support not just those already receiving a discount from the council. So if the funding is not guaranteed it is not sustainable. The government is only providing guaranteed energy price caps for 6 months the council should have some reserves to help ppl in future when gov schemes change.</p>
<p>I fully understand the crisis we find ourselves in I have lived this way for years unfortunately My children went without food and clothes and always went to bed hungry There was no help for me when my boys were school age and we struggled greatly I fully appreciate what parents teachers etc are having to do There is no easy answer Because all of the options are just not great And I appreciate the difficulty the council now find themselves in You make it easier for people to pay but by cutting crucial services that the borough needs It then falls on people to struggle more It also depends on which services will be cut Where when etc and what would possibly replace or used My children are now adults and have done extremely great One even attended university whilst dealing with great struggles of our family life They both have excellent jobs Children adapt and learn although they shouldn't have to suffer the way some are today</p>
<p>I have never heard of the scheme never heard of this scheme no do I know of this scheme up until today I can't type depending on voice typing and I can't read so I'm on means-tested benefits I am severely disabled and no help has been offered to me regarding council tax so what the support scheme is doing a who is it benefiting I don't know I hope it was benefiting me it sounds like a miracle scheme that could turn life around for many many people including myself but no you keep the screen to yourself and you just bring it out now</p>
<p>I just believe that the funding will be down to motorists and fines. Fix the wifi in the borough or parking to take cash this will be fairer. Also another assessment on the bands as my purchase last year was well below the 1980's benchmark when banding was done.</p>
<p>I personally think that council tax is quite expensive in addition to the high rents that we have to pay as tenants, we also face this council tax payment. Since we are just simple tenants, I think that this council tax should be paid by the owner of the house, not by the tenants.</p>
<p>I prefer the first option</p>
<p>I think it's very important that support is improved for low income households. We're fairly comfortably off and would be happy to pay more council tax to make this necessary. I think the central government's version of this scheme used to pay up to 90 %, so even 85 is still lower than it used to be</p>
<p>I think one of my concerns about the current scheme is that not enough people on a low income are even considered for support. This scheme should also look at the current criteria and threshold as many don't qualify even though they are struggling to make ends meet.</p>
<p>I think that it is very fair of the council and shows that they are committed to supporting the poorest in the borough. Benefit claimants are treated unkindly by DWP, eg sanctioning them, not maintaining the rise in line with cost of living, not acting lawfully etc, and do it would make life easier and be a nice gesture.</p>
<p>I think that there have been a lot help for people getting social support, reducing the council tax is not necessary</p>
<p>I think the council should be doing everything it can to support the most vulnerable in our society.</p>
<p>i think the current scheme is efficient and we should make it easier for local people to get local jobs within hour 15 minute neighbourhood</p>
<p>I think this is a good idea to give more support to those who need it most.</p>
<p>I think this needs to be implemented definitely as it will help me so much with paying the council tax The current 24% charge is a massive struggle especially if someone is on universal credit because the council tax has risen and also the cost of living is taking its toll when it comes to paying all bills It should be funded with extra funds available from Government</p>
<p>I was charged for an error which sucked up my 25% discount and no one has ever changed it or added the empty home discount for the first week of my tenancy when I was living from</p>

Scotland so I don't have much faith that it will be a good thing for people when I'm not even getting my single person discount on the current rates.
I would welcome an increase in Council tax on higher band properties to support those in greatest need,
I'm not given any help so I'm not sure this is of any benefit to me
I'm on disability need all help
Ideally through council reserves.
If adopted, eligibility testing should be done quarterly, not only annually, as individuals circumstances may change in the short term. And so May household out-goings eg wholesale gas prices have gone down in recent days. So residential bills may reduce.
If it is possible to do so then it would be a good relief and help for struggling families. I also agree that the funding for this shouldn't be cut from anything else but the left over money at the end of the year from additional stuff should be used. I think even though it isn't certain if it can continue or not. It would still be good to do it for 1 year and then see if it is possible for the next year or not.
If option 2 were applied working households not eligible for full maximum support will pay more . The single person discount is reduced thus making working people poorer in addition to the cost of living. Option 2 only supports non working people. So the Council must consider if working people outweigh non working people. The extra support would not benefit me, only those on benefits.
I'm interested in knowing some examples of non council funded income that would be used - I like the idea in theory but could say more once I know the source of the income
I'm struggling to pay the bills so looks like this might help me to a little bit if I'm qualified to this support
I'm unclear on where the in-year revenue comes from if not from council tax. Is this parking fines and people requesting paid services like bin replacement?
I'm working in the Council full time, my salary 1,614, the same like last year. Anyway it's to much for me. From next year I have to pay my rent for 100£ more + council tax also more. How can I live? My salary the same 8 years. Overtime they pay less then in basic payments. Also I can't working much overtime I'm diabetes type 1.
Inovative
Into my bank
It depends on the impact on other services that the subsidy would affect. You say the council will use income, what in come, where will reductions be made because of using that income for council tax reductions
It is not clear how this would be funded, stating by non council tax funds is not enough detail, I am concerned that by funding this another service will be inacted. Because there isn't transparency I have no choice but to disagree.
It is not the time to increase the Council tax because of the high cost of life in the UK.
It is right that those who are most in need in our borough get support to pay their council tax
It seems ridiculous that the system isn't progressive. An 85% discount for someone in a band F property is not good use of council funds. Likewise, there is a stark divide between people that fall just over the threshold for support and those just under, which equates to over a thousand pounds a year. A wide section of society are struggling with cost of living pressures so the programme should be broadened, rather than even more help for a lucky minority.
It should be available and is a good idea if going to help those like myself on low income and single person
It should be funded by using the budget properly and allowing for less wastage of money available so it will be used for the people who actually need the help regardless of whether they are working like me or not. I work full time and still cannot afford my bills.
It was okay but presentation could and should have been further simplified
It would be helpful for the single parents

It would be very difficult to say
It's a good scheme as it helps people like me who are already struggling with the cost of living
It's not clear in the article where the extra funding will come from (what is in-year income) will residents have to pay more? It's also not clear who will qualify for this extra support, therefore I disagree
It's sounds sensible. But it's not really clear where those extra funds will be coming from. Why do we have increase of in-year income and how it will affect council savings for example? Why do we anticipate these extra funding will not happen in the future?
It's a relatively low cost way to reach those who most need the extra cash and would be delivered when they need it. I currently would not benefit from the scheme but am happy to support this great initiative.
It's hard to make an informed decision. The answer has to be support option 1. But It's hard to agree with this when you haven't explained the policy benefits, many people are likely going to be pushed into poverty as a result of the cost of living crisis - what isn't clear is whether this benefit outweighs other actions the council could take to support these people. If it's the only thing you can do with £1.5m then yes it should be supported. With a limited budget, no further funding likely or coming from govt - it's unclear whether this is the best policy option to tae forward to help those struggling. How many people benefit? How would this proposal help to alleviate pressure on other council services? Councils and councillors need to not make one off decisions that they percieve as politcally helpful but a package of help. They also need to present options in a way that allow local residents to make informed decisions.
It's unclear what the other in year sources of income are. The general principle if increasing support is a good idea however.
Keep funding it as it was before. It should be funded by cutbacks to parties/social events for both cabinet/ council employees, which I have seen in the accounts and money being spent on social events that aren't educational.
Maybe the council should stop paying their ceo and solicitors £120,000+ per year wages and bonuses. Our council tax pays for their wage rises every year, whilst people who do proper jobs like nurses get a pittance.
My concern is the invisible cost increase to other residents on the assumed 1.5 million that will be available
My council is so expensive
My council tax bill is very expensive having a family
My council tax should t be increased to help cover others
My only concern looks at the financial year 2023-2024 whether this First scheme would not meet the forecast designed, bringing to a considerable increase of the council tax to recover the loss brought to the scheme 1 of the previous year. Otherwise, I agree with this proposal as it would drop the cost of the households to balance the high cost of living.
My opinion is based on the fact that whichever why the council decides to choose the it would not effect me as I am working and would have to pay the full rate anyway. However, if I was a single person claiming the 25% discount I would welcome the changes. However, some councils have decided not to do a fireworks display this year yet Waltham Forest never made that same decision.
Need to get more money from central government full stop
Not sure
Not sure I have enough detail. If the current scheme means that residents pay 24% that does seem quite generous. I also do not understand awarding £1 to anyone. Why should that continue? I think if scheme is means tested and there are range of discounts between the current 76% and up to 85% to those that really need it would be fair. What shouldn't happen is people like myself who are just above threshold for support, work part time and live alone have to pay more.
Ok
On 1st of April of this will be adopted to be send home the final recalculated bill.

Only understand some
People across the board will be struggling as it is so I can't see why you would consider a plan that could give additional support to people who may well be living in £1m plus value homes yet someone who has a large mortgage earning say £45k may not get any additional help. I believe current benefit system already looks after those most in need. This plan is just not suitable
People are getting used more and more to rely on Council for support. I have nothing against providing people support from time to time however not to the extent of people who pay to have an increased council tax to cover these funds.
People are struggling already without extra cost
People need all the help they can get.
People on low income should get more than 24%
People who not eligible for support struggling with their bills also that why additional funding should be invest to reduce council tax for all rather than just support specific groups especially people with mid average paying a lot of taxes but not benefit from them.
Perhaps the council could fund the scheme with the excessive amount of income generated by the road traffic cameras in the borough or through efficiencies in the council and how it operates
Petition central government to address local council fiscal support more strongly due to cost of living crisis and economic barriers.
Put back on traffic funding. All these road changes aren't helping the local people and it's costing a lot. Mini Holland project used up a lot of money and cycles still use main road.
Redbridge gives 100% discount to its applicable residents!
Residents not on any form of income support or benefits are always forgotten. Middle income families are also struggling; perhaps some targeted support /discount to those that pay full CT year on year is better considered. Middle income families pay for prescriptions, dental and all other services and expenses whilst those on benefits don't have these additional costs.
Residents on low incomes are struggling to pay for basics. This additional support from the council would not only help financially but increase wellbeing and mental health
Residents will not be able to afford the increase in council tax and will face debt and bailiffs.
rising cost of living requires this sort of thing - very good idea, and well targeted.
Scheme is quite thoughtful, hopefully it's made real and open to all in the low class of working people.
Should be funded as at present and the £1.5 which can be found from elsewhere should be used to reduce the burden of Council Tax for all. This would keep costs lower for people on this scheme as well
Simplify your comms. Highlight the council decision on the question.
Single parent with 3 kids just trying to survive rent it's too high everything going expensive this is crazy
Slightly increasing the amount paid by others.
Thank you for the opportunity to contribute. I agree the council should increase the measure of support to those most vulnerable and council tax support gives a good measure to target those most in need. However, I should caveat this by saying I don't believe council tax banding offers the same level of insight to identify those who have the means to contribute more. And, rather perversely, will presumably raise the council of those it's designed to help, eating into the new 9% discount. With this in mind, please consider the following: 1. Open a ring-fenced voluntary contribution fund - a funding mechanism/campaign asking residents who are able to pay more to do so. WF has plenty of residents who are able to comfortably weather the cost of living crisis and feel deeply uncomfortable fellow members of the community are not so fortunate. Having this money ringfenced to provide discounts to some of those most affected will, I believe, find an audience and provide transparency (and certainly offer a more responsible approach to public funds than central government). 2. Use the North London Waste Authority's recent rebate to lessen impact on residents - when

<p>asking residents to contribute to support such as this, I believe it's important for WF to show real leadership at the same time. Whilst I'm sure a significant proportion of the windfall rebate provided by NLWA back to WF will be required to maintain public services, reducing the pressure on residents to fund this support would be very welcome I'm sure. 3. Share available benefits to residents when delivering the scheme - I work with the London Borough of Newham and their work on the cost of living crisis has found that 2/3 residents aren't claiming their full benefit entitlement. Please share information on how this can be received to those it applies to. 4. If implementing with the proposed model, consider delaying the increase to single person households - whilst not relevant to me and (given private rent prices) only a small minority of residents, consider delaying this increase to residents currently living in single person households. The discount is in reality a surcharge of at least 25% (versus living with someone else) and I fear this will disproportionately affect those living in isolated circumstances such as care leavers and the elderly.</p>
<p>The 1.5 million non-council tax revenue should be spent for the benefit of everyone or the majority of residents.</p>
<p>The arrangements should be such as would provide maximum support to the people due to increase in cost of living</p>
<p>The Council is absolutely doing the right thing, but the Government should be supporting the council with the extra burden not cutting grants to the council.</p>
<p>The council should use the parking fines to help with the additional cost .</p>
<p>The council tax in WF is the 6th highest in London despite so many new flats being built and increased income from them people feel you should not be charging such high council tax in the first place. The Top 100 salaries are also too high in the council the council tax is being mispent year after year and the people are suffering</p>
<p>The Council Tax emergency 'Cost of Living Relief' scheme has to be fully implemented and max help to all those struggling to pay high taxes and I receive no help so hope to benefit as that is fairest option.</p>
<p>the government does not care about the most vulnerable in society at all. Those at the bottom are the highest impacted from higher food and heating costs and take a much higher percentage of their income. Also the disabled are most affected by energy costs</p>
<p>The Government should fund more money to Local Council needs instead of wasting money on the war in Ukraine and weapon. The Government spent lots of taxpayers money for another country supporting the war but keep cutting funds for their citizens and Council should take care about Ukrainian refugees now although lots of them came as working migrants from Western part that is not affected by war.</p>
<p>The levels are useful</p>
<p>The people living in household doesn't matter if related have disability should get discount.</p>
<p>The proposal would materially support residents with cost of living concerns and is the correct approach as well as being a good use of funds. However, I believe this scheme could be supported with additional awareness raising of the support available on council tax. A large percentage of residents approaching Citizens Advice for support have a council tax debt among their debts, which is hopefully among the most easy cost of living challenges to support our residents to address. Additionally, residents with lower levels of English language skills are often less able to understand communications from council services particularly when they are in arrears. I would therefore suggest that additional resource is allocated to ensuring that council tax and the need for payment are communicated to residents in other languages through postal communications.</p>
<p>The reduction in the minimum contribution towards the Council Tax from benefit claimants is long overdue.</p>
<p>The UK has a surplus of work opinions available at the moment and it is likely the government will soon begin to offer work visas to non UK citizens to fill the deficit in workers required for the economy. Who should pensioners who pay almost a quarter of their state monthly pension amount to LBWF have to pay 100% of their Council Tax levy, and people who will not work get a proposed 85% discount. If I hadn't read this on gov.uk I would think it was a joke!</p>

<p>There are people on low incomes who can't get this help. It's not right to lose so much money from the community coffers. We all have to try to manage ! In fact I'd increase the amount they need to pay. It's important for the borough to have enough to fund youth programmes etc. There are always ways to earn a bit more. EBay or whatever.</p>
<p>There should be some support available to all because we all struggle</p>
<p>These proposals are a significant step forwards. Until we have a progressive income and wealth related taxation system (which the council obviously cannot bring in alone), such amelioration is probably the best a local authority can do.</p>
<p>Things are tough due to rising living costs and energy bills</p>
<p>Think it's good that they are looking at the cost of living and trying to help residents</p>
<p>This approach punishes the successful who put huge effort in their learning and has been working in impactful positions, paying higher taxes already and contributing to society in many ways.</p>
<p>This is a very fair way to fund the new scheme while the cost of living crisis is currently happening.</p>
<p>This is completely ridiculous. The people on "low income" are already in receipt of various government benefits. They should therefore pay their council tax to the same level as everyone else. A Council Tax cut for a minority means another increase for the majority. The cost of living is hitting the people who are working full time at its hardest as we have more expenditure than those who are sitting at home doing nothing so the true reality is that we should get a reduction, not them!</p>
<p>This is the best option.</p>
<p>This is their I, the residents, legal responsibility to pay.</p>
<p>This scheme needs to target the most poorest tenants.</p>
<p>This seems a reasonable approach and although only guaranteed for the upcoming financial year will give some households vital support as inflation rises. I do think though that the Council should perhaps be considering that there are two issues which everyone is ignoring. The financial crisis regarding energy is being created by taking a Net Zero approach re climate change, the energy sanctions to do with the Ukraine- Russian Federation Conflict, and finally the elephant in the room that energy is being privatised ... a lot of the monies we pay in our bills are for private corporations. I do hope that the Council as a labour administration look long and hard at the implications of not having a nationalised energy supply route and lobbies for the current labour leadership to promote this as vital. I am fed up of my pension being squandered on corporations whose only priority is increasing share holder profits. I appreciate what the Council is trying to do and wish you luck but please look to the longer term and the need for reform at central government level. Thank you.</p>
<p>Unclear whether it would be more beneficial to keep the support the same, but extend it to more people. The cost of living increases mean more people are in need of support. However, I have no issues with the proposed funding mechanism. Hopefully next year won't be as bad.</p>
<p>We are a family of 4 and my OH makes just above the threshold for all financial help but I am not working and have twins, which, is why I can't go back to work because childcare is too expensive please help us</p>
<p>We are all facing increases. Full Ratepayers are already funding substantial discount. To</p>
<p>We are in band C but my income is low and 4 children it's much difficult to pay?</p>
<p>We literally just pay for bins to be collected. We have no kids and the streets around where we live are not kept - even the street lights don't work but we are paying so much every month. It should be funded on a basis of what you use you pay. Obviously streets and lighting is one thing you can't do that with but all the services everyone uses should be paid for.</p>
<p>What about people that are not working and are on benefits.</p>
<p>What about people that are only just over the threshold for support? They are the ones that will struggle the most as they are getting no support at all, whereas people claiming benefits are getting lots of help and support</p>

What are you going to do about disabled people
What does actually means? Are the families getting this help will have to pay back at some point? Something which I don't understand it at the moment. Please advise.
Where is the £1.5 million pounds coming from ? What purpose was it originally for ? What about the type of dwelling? Someone could live alone in a three bedroomed house that they own and still get the support.
Whilst it is good news that council tax benefit could rise. How this would be funded is vague and for residents like me being specific and above board and truthful will help to make informed decision. Is funding coming from education, social services, health, grants, policing, where?
Will this extra support impact other services - how easy will it be to apply for the council tax support. Will your council tax increase to fund this extra support ?
You are not actually allowing Council Tax payers to choose a preferred option
You do not specify where the additional funds will actually come from.
You have not provided enough information on eligibility of either the current and proposed scheme to determine what would be fair. Without knowing what counts as a low income or tables to that effect you cannot have a meaningful consultation.
You say in your Newsletter that you are here to help, then from what I can see, are increasing Council revenue?

Please use the space below to make any other comments you may have about continuing with the current scheme:
Again, you are not actually allowing Council Tax payers to choose a preferred option
As above not enough information has bene provided to make any informed decision
As above, I do think residents on low income should get support
As above, we need to know more about where it'll come from came who its for
Broaden scheme for more people, but with lower payments for all
Continuing the current scheme allows for working people to manage their bills you must consider those living along with no joint income as well. Your method for council tax collection is too harsh therefore it would be causing more people into debt with this and other essential bills. Terrible idea what is being proposed.
Cut down the charges to us Can not afford to pay, we are in a suicidel situation
Don't know
Every taxpayer who are able to work should go and get a job and pay their council tax. Benefits should be reserved only to the ones who are old, disabled or too sick to work.
Government should pick all taxes for people on low income
Hard to understand any benefits for the public, already council receiving extra tax by other neans
However, the council decides to change its backing this must be looked at on a yearly basis. Because the rising costs will affect everyone even those able to pay this year will they be able to afford the council increase next year. Therefore, services could be cut and people could loose their jobs and the council's could see an increase in claims.
I am a single working mother and paying a full fee council tax. This is ridiculous as increasing bills, prices etc. I should be eligible for a discount.
I am disabled I need help
I am not happy to pay any additional costs associate with the new scheme
I do agree that a scheme needs to be in place, and the scheme currently in place is already very generous; everyone needs to contribute to rubbish collection etc local expenses that make the community function.

I feel that once a household falls into the "should be helped " . category a lot of people never declare if they now don't need help. I know a lot of people who misuse the system and don't declare cash income. Some other able bodied stay at home just to avail benefits. The workers than are tasked with maintaining the whole of society.
I guess with limited resources you are trying your best.
I think the current scheme is fair
I think you should increase the amount for support because of the cost of live. Today, t vulnerable people lives in poverty.
I would like to know where the additional funding is coming from?
If adopted, eligibility testing should be done quarterly, not only annually, as individuals circumstances may change in the short term. And so May household out-goings eg wholesale gas prices have gone down in recent days. So residential bills may reduce.
If people/are to be given a discount then they should prove that they have not been able to find work. I was speaking with a 23 year old who spends most of his day sleeping and his nights smoking drugs with his mates. His family own several shops in Walthamstow and I asked his what he/was doing fir work. He looked at me as though I was crazy and said, " what would I do for work? I'm 23. He went to college for 1xyear spent his time partying and doing drugs, got kicked out and has been routing the benefits system and LBWF fir tge oast 25 years. He's intelligent and motivated enough to be able to run rings around Social Services and the LBWF, but he can't find a job!! I asked him about his friends whom I also know and, and he proudly told me that they do the same. If we are living in such a dreadful cost if living environment and desperate times they may be less difficult and desperate if the parasites you support with such schemes were outed and made to pull their weight! If you are unable to figure out how to identify them offer a 1 year 50% discount for Council Tax payers who are paying the full amount if they report people who are defrauding the Borough and and you will soon find that your CT revenues will go up by a vast amount! You'll be record to hire dozens of them to increase your CT staff numbers just so you can administer the legal cases you will have to bring against them for years of non payment!
It is very generous and should be adequate as it is
long term we need to train our residents and upskill, can we offer free nursing courses for the unemployed? the best way of increasing someone's standard of living is the opportunity to have well paid jobs locally, boosting self esteem and mental health
Many of us above your threshold are also struggling so if these millions can be found for the people worse off then council tax could be lowered for all
No the scheme should be changed
Not sure
Noyt Not the right time to change completely.
Perhaps council tax could be means tested and linked to income rather than size of a property?
Seems a fair discount.
Should be given better support scheme
So people on low incomes, including benefits, do not get into debt
Still the current system doesn't account for those on reasonable salaries that have large outgoings. My view is that help should be restricted to council tax properties in band A +B. Above that there would be savings that could be made to ones own outgoings
Stop Support people that already receiving support and start to support ll the family the increase of price is no only for the person in "need" but everyone pay the consequence support all family
The council tax in WF is the 6th highest in London despite so many new flats being built and increased income from them people feel you should not be charging such high council tax in the first place. The Top 100 salaries are also too high in the council the council tax is being mispent year after year and the people are suffering

The current level of support seems adequate and should not be further subsidized especially at the expense of residents that pay full CT and never receive support or by using £1.5m of council revenue which could go into services.
This helps ppl budget for future years as well rather than extra help this year only to be taken away next year. I don't see any economic forecasts that see this cost of living crises staying neatly within the next 12 months only. Inflation and interest rates will remain higher than the last decade for well over 12 months.
This is already a generous scheme.
This is their I, the residents, legal responsibility to pay.
We are all suffering, lots of us work but do not get any benefits from the council
What happens if you introduce the scheme till 2024 and the cost of living crisis goes beyond that year?. Will the the people in receipt be in danger of being worse off?
Would not agree to funds coming from raise in council tax

Please use the space below if you would like to suggest that the Council adopt a different scheme rather than any of the options above:
A small increase of to paying residents would not be too onerous but would help reduce the cost to the borough to retain reserves. We pay the full amount and would be ok to pay an extra 2-5%.
Again, you are not actually allowing Council Tax payers to choose a preferred option
Any scheme adopted should have built in measures to prevent fraud and abuse.
Are there other reductions say 20% or even 10% rates that are more beneficial? Why has 15% been picked?
As mentioned above, the council should consider extending the threshold for support, increasing the number of people eligible, rather than increasing support to those on the scheme, or a combination of the two. For example, reduction to 20% instead of 15%, and expanding eligibility by what funding then allows.
Ask government for a funded national scheme for this
Broaden scheme for more people, but with lower payments for all
Can residents like me hosting refugees also get extra support?
Community work, people live in benefit must work community works, do not pay just sit and eat and do asb
Cost of living has already risen too much therefore government should first taking measures to increase the employability and allocate grants for those who are in urgent need. Putting further more burden on public by some witty policies and schemes can not bring national stability.Honest and sincere approach is the only way to take us out from this chaos.
Do not reduce the tax for anyone or else reduce it for everyone. People are already getting help through other means from the government and their taxation level on their employment.
Don't underdtsnd
Don't know
Drop to 20% and give extra help to those in genuine need who get behind with payment plans and then receive summonses for non payment. They may also be struggling and juggling bills
For those on Universal Credit, award 100% council tax reduction for those who can't afford to pay anything towards council tax and are currently unable to work because of a health condition.
Have range of discounts which are means tested between current 76% and maximum of proposed 85%.
Help me
Help with kids over the age of 18 years old

<p>However difficult, the council should consider each household separately, supporting the families that really struggle to cover their housing costs (mortgage, rent + council tax), based on their monthly income and cost of living.</p>
<p>I am a foster carer and work for an IFA but don't get any help with council tax like foster carers that work for Waltham Forest. This should apply for people working with IFA too as we are providing a much needed support and service for our young people.</p>
<p>I am a single working mother and paying a full fee council tax. This is ridiculous as increasing bills, prices etc. I should be eligible for a discount.</p>
<p>I am against taking more from the wealthy who worked hard for their wealth. Any council & government in power should focus on growing the economy and building strategic self sufficient energy strategies instead of increasing taxes and cherry picking who can get more benefits.</p>
<p>I am very pleased with the proposed reduction, but suggest the council aims to remove the minimum charge altogether in future years and believe this should be a priority for the council</p>
<p>i believe the councils option 1 seems ok if iv read it correct to continue assisting those on low incomes below the pensionable age</p>
<p>I do feel the scheme does single out people who have savings like we do, our savings are for towards a home in the future and I feel that it suggests we should be using our savings to be able to afford the basics but if that is the case people will never be sble to get on the properly ladder. I feel this needs to change. The limit of 6,000 is extremely low, considering the amount you need now as a deposit for a house in London. I think this should be taken into account.</p>
<p>I feel the additional support should be provided for social cars & welfare for the elderly.</p>
<p>I have no answer as for 23 years I have lived hand to mouth juggling work school home with a mental health illness It can be done It shouldn't have to be that things are cut or reduced or that people are living as we are now A lot of services have already disappeared and this in the end will not benefit residents I am saddened by the way the country as a whole is now And I'm sorry to say disgusted by most of it We should start by helping those at home in need and stop helping the rest of the world Think about home first Technology hasn't really helped life and in some ways for some has become a burden I don't envy your decisions</p>
<p>I think one of my concerns about the current scheme is that not enough people on a low income are even considered/eligible for support. A scheme should also look at the current criteria and threshold as many don't qualify even even though they are struggling to make ends meet. Please look to wider the help for others rather than just concentrating on giving more to those already eligible</p>
<p>I think single parent families should get proportionally more support than a couple. I think there should be support for people coming off benefits do you are not worse off working in a job where the salary isn't Beth high, often there is no financial incentive to getting a job</p>
<p>I think the existing scheme is good. Then use the £1.5m either for targeted case by case help. Or keep it for when the government has to make other funding cuts so the council has some money in reserve for the most vulnerable if things get worse?</p>
<p>I think the scheme should be more generous</p>
<p>I think the single person discount should be 50% instead of 25%</p>
<p>I think they should adopt the scheme be it new or old.</p>
<p>I think we should have a system that we can opt in and out to receive the support. Council tax is very rigid in its set up and doesn't always hit or offer the best source of funding</p>
<p>I would first like to know in detail where exactly is the borough spending the money that is collected from council tax. I've been paying council tax in Waltham Forest for over 10 years and I've never known where does that money go, where is it spent? I think it is an expensive tax to pay and not know what is it used for, and because of that, in my opinion right now, you could get rid of it altogether and make a massive monetary difference to everyone who is currently paying it. As I can't see what is it being used for, I would prefer not to pay it altogether, and that'll help me a lot with the increased living costs elsewhere.</p>

I would suggest to fund childcare support and free english courses so people can work and develop professionally.
I'd like to see error rectified please then I can answer because I'm just a little annoyed and that's all I can think about in relation to tax and I can't ever get through to speak to anyone. I applied for a disabled persons freedom pass and never got it because my drs note wasn't from the area but I just moved here so I'm stuck without it. Not happy.
If the money is not coming from reserves then where is it expected to come from? Being a resident in the Borough but not being a Councillor or council official or related thereto more info is needed as part of a proper consultation process
I'm sure that the Council could use less jargon. However, it would be a relief if the Council could actually assist residents in this crisis WITHOUT grabbing back that "assistance" in the following financial year.
In other areas of the country if you are on benefit and have little money coming into your household you do not have to pay any council tax. In Waltham Forest however the council deems it appropriate to ask people who have barely enough money for food to pay levels of council tax that they cannot afford. As a full time Carer I have very little money in benefit to buy food and run my house , I have to decide whether to buy food or be able to pay my council tax. I have to decide whether to use gas or electric or pay my council tax. My monthly council tax payment has been set higher than a weeks carers allowance and higher than my combined gas and electric bills per month.. If other councils can allow exemptions from council tax for those on low levels of benefit then so can Waltham Forest.
Increasing the council tax for non eligible people would not be fair as this will eventually make them disadvantaged in time.
It is likely the council will come under further financial pressure with impending public service cuts centrally. The council should be prudent and plan to protect its core services e.g Adult Social Care, Childrens Services, Housing etc put the £1.5m towards reserves.
I've visited other boroughs, a way of raising funds could be, Pay and Display signs for example (justpark, Paybyphone and Ringo) instead of Residential permit signs..liberalisation of the parking space is guaranteed to raise funds.
Keep doing what you can to support the people who need it most.
LBWF must assess carefully with honest ethical considerations to offer the relief option 1 to those qualifying claimants after a fair assessment of means.The ``Cost of Living Crisis' has to be made the subject of greater household support and relief particularly for seniors on fixed incomes.
Maybe it's better make more potsions
Money it makes from issuing driving/parking discretions should be used to lower our council tax
No I think it should looked at yearly as decisions to cuts services could create more claims due to job loses.
Not sure
People like me should have more support because the age ,because the cost of living and healt conditions.
Provide clear information on costs and services affected and the impact that this will have on the wider borough
Reduce /scrap the council tax itself.
Revaluation of property bands correctly. Then be able to pre-empt average cost price to get a better figure for the next 2 years. Then apply the discounts. Also..Make the council tax credit application process simpler!
See above comments. I struggle to oay but I have to pay the full tax and that coupled with the new fuel bills leaves me with nothing for goid so I have to find more to sell. Which everyone can do
Send another comms out resuming what the council wants to do and what our options are.

Some councils offer 100% reductions for those on the lowest income. Reducing contribution would help people to some extent, I suppose. Stop cutting council services - I think I missed how this extra income would be generated?!
Stop this scheme
The arrangements should be such as would provide maximum support to the people due to increase in cost of living
The council tax in WF is the 6th highest in London despite so many new flats being built and increased income from them people feel you should not be charging such high council tax in the first place. The Top 100 salaries are also too high in the council the council tax is being mispent year after year and the people are suffering
the current scheme is fine
The money the council makes from additional income such as fines and parking tickets should be used towards helping recuse tax costs.
The scheme should be made fairer through a move to a banded scheme
The taper of 30% is unusually high and I would like to see this reduced in future years. Under Council Tax Benefit the taper was 20%
They need to bring a different scheme out and thought through properly
This is fanciful thinking, but if there were a way accurately identify those who can afford to pay more it would be the most equitable system. HMRC holds income tax data but I can't imagine that'd be feely shared. Power BI tools can offer an indication but again, accuracy is key and their systems are flawed. In reality I think improving the offer of council tax support is a well considered step.
To reduce the work in the street and increase the support to your residents.
Why not have a tiered system instead of a 1 rule fits all. Much like the income tax based on household income. This way the benefit can be passed on to those just above the threshold. Also Please provide the above information.
Why should all Tennant who have to pay full be interested in constant help for others, we are all affected by cost of living crisis.
would like to see the council seek to make more money from recycling schemes and also seek to engage individuals in voluntary roles in order to make savings
Yes the council should do a different scheme for me that earns less than £1100 per month
Yes, the same scheme as Redbridge.
You need to adopt a different scheme that's looks at household income check the ONS stats as those on benefits are likely to be saved in this crisis over working people.
You need to help people with all disabilities not just mental health I am on pip so is husband we both get esa but don't qualify for any help

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