

**Council Tax Support 2024/25**  
**Appendix G – Consultation Key Findings**

## Introduction

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- **Objectives** – To capture views on proposed changes to the Council Tax Support Scheme, the potential impact on households, suggestions on how the Council could mitigate potential impacts and suggestions for alternative approaches
- **Data collection** – online questionnaire (link sent to 28,000 claimants), and email. Feedback from forums such as the Learning Disabilities Partnership Board and the views of the Greater London Authority are not detailed in this report, as are the 67 one -to-one discussions with claimants
- **Promotional activities** – Online (e.g. email sent to c800 voluntary organisations, Council social media platforms, Mylife website and email to councillors) and offline media (e.g. newspaper articles, Housing News sent to all tenants and leaseholders and posters in libraries)
- **Availability of questionnaires** – 22 September 2023 to 21 January 2024 (11:59pm)
- **Number of responses** – 308 in total: 297 completed questionnaires and 11 emailed responses of which two were from voluntary and community sector groups and a response from the Greater London Authority

## Technical note

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This is a summary report. The purpose of this document is not to report all data. All information submitted by respondents to the questionnaire and emailed responses have been shared with the relevant management team to consider

No sampling and thus no restrictions on residents and representatives sharing views

Filter questions used to ensure respondents were only asked questions relevant to them

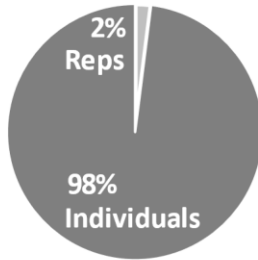
No weighting factor applied

Responses to open-ended questions have been coded

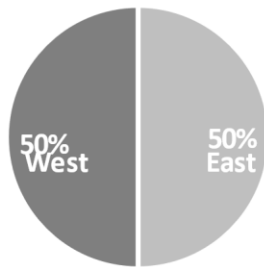
Data is 'rounded' so some aggregated figures may not equal 100%

# Respondents (1)

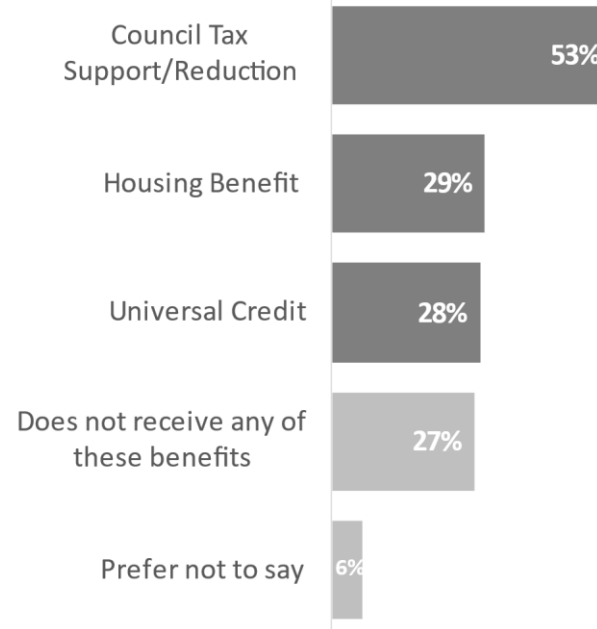
**Respondents: individuals and representatives**(base: 297)



**Respondents: individuals by location**  
(base: 195)



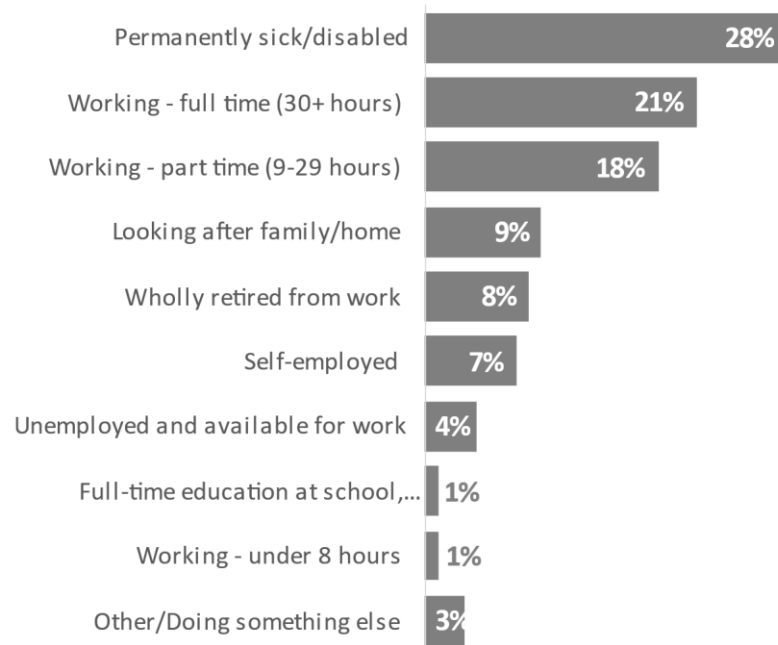
**Respondents: benefit claimants**(base: 290)



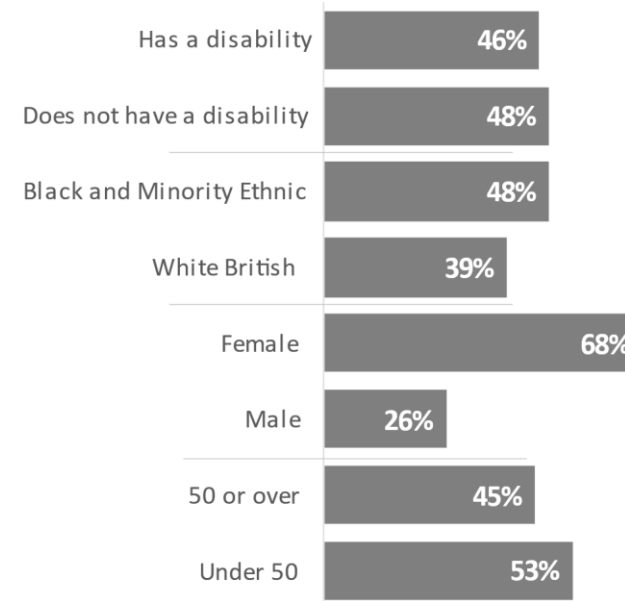
In total, 196 claim benefits. Of these, 153 receive CTS. Some, receive a combination of benefits (this was a multiple choice question)

## Respondents (2)

**Respondents: employment status** (base 290)



**Respondents: protected characteristic** (base: 290)



Base: 290 (employment status) and 195 (protected characteristics). N.B. in relation to both questions, some respondents selected 'Prefer not to say' when asked these questions

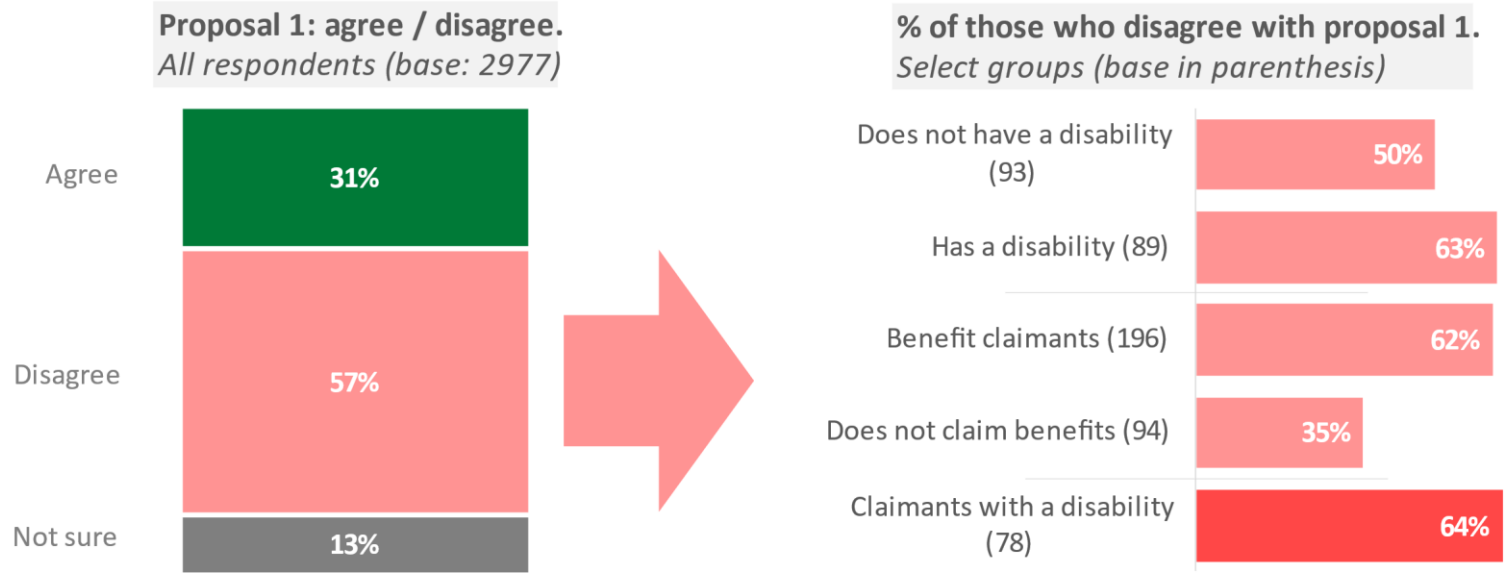
## Key findings

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- Those that responded appeared to understand the changes well based on the responses received
  - Of the 28,000 emails sent to those affected by the changes, 67 responded to offers to explain the changes and how they would be impacted and all 67 were contacted to provide this and to advise of any other help they were entitled to
- There was approximately an equal number of respondents among the following:
  - Those that live in the East and West of the borough
  - Those with and without disabilities
  - Those identifying themselves as being from black and ethnic minority backgrounds and white
- Between 54% and 67% disagree with each of the three elements of the proposal
- Most concerns relate to affordability and loss of decent standard of living for those vulnerable with disabilities losing protection

# Proposal 1: Restrict support to a maximum Band C Council Tax liability

A majority disagree with the proposal, with close to two thirds of claimants with a disability stating they disagree



**Q6. To what extent do you agree or disagree we should implement this change to the Scheme?**  
Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

## Proposal 1: Perceived negative impact on households

Claimants who may be impacted by the proposal, should it be implemented, perceive financial hardship, especially among those who are vulnerable and/or have a disability

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**Financial hardship**— A substantial number of respondents highlight current financial struggles, facing difficulty affording necessities like food, heating, and bills/ concerns over potential Council Tax increases exacerbating financial strain, making it challenging to make ends meet / viewed as contributing to the existing cost of living crisis, prompting individuals to question the fairness of these adjustments, particularly during economically challenging times

**Impact on vulnerable and disabled residents** Respondents with a disability, including those on Personal Independence Payment and Employment and Support Allowance, underscore the significance of CTS in helping manage their costs and sustaining a decent standard of living/ concerns that a reduction in CTS could result in heightened debt, increased poverty, and compromises in meeting essential needs for disabled and vulnerable populations

**Critique of Council decisionmaking** - Criticisms aimed at the Council's decisionmaking process, citing concerns about fund allocation, budget priorities, and a perceived lack of understanding regarding residents' financial challenges/ some express dissatisfaction with the communication of decisions and question the fairness of the proposed changes

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*Q8. What do you think will be the negative impact(s) on your household?* Open-ended question

Base: 127 individuals who answered this question in the questionnaire plus emailed responses

## Proposal 1: Suggested actions to mitigate impact

Those who could potentially be impacted by the proposals suggest individual circumstances are considered and ongoing support is provided for those who are vulnerable

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**Individual circumstances** Consider each household based on its unique circumstances rather than applying a uniform approach

**Discounts for some groups** For example, those with a disability

**Concerns about impact on bigger households** Ensure that larger households are not unfairly impacted, and base support on the number of inhabitants and the appropriateness of the house size.

**Support for vulnerable groups** Maintain support for those permanently sick or disabled, provide more assistance to struggling people, including refugees, and ensure ongoing assistance for those in need

**Opposition to increase in payment** Requests to not increase Council Tax every year to in order to alleviate the financial burden on residents

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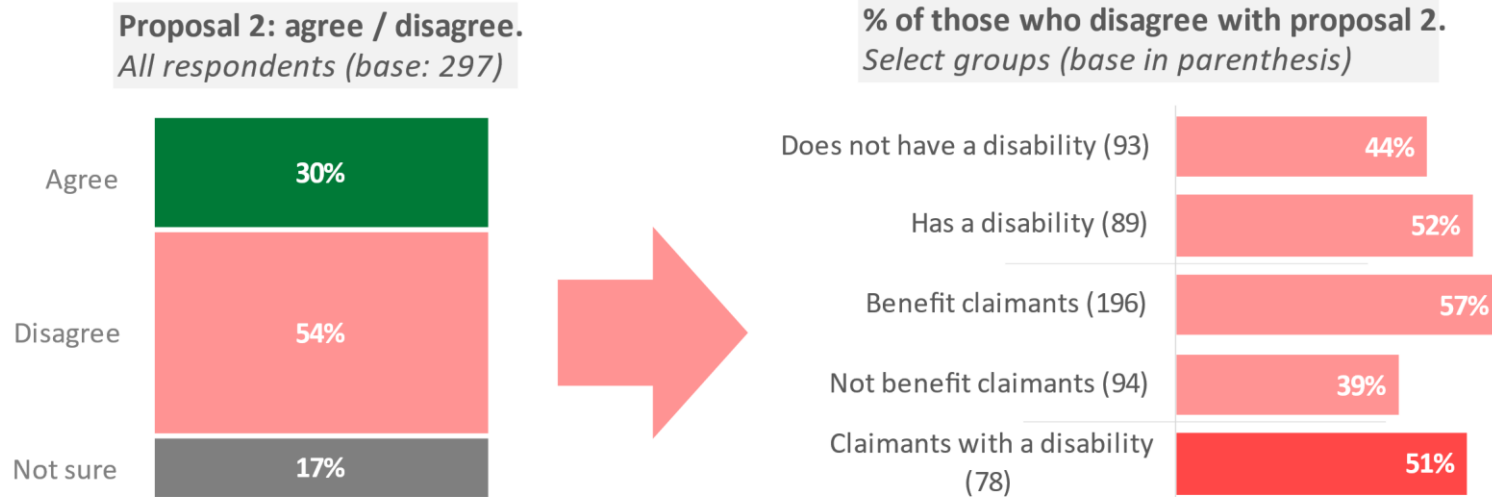
*Q9. What could the Council do to reduce the negative impact(s) on your household?* Open-ended question

Base: 122 individuals who answered this question in the questionnaire plus emailed responses



## Proposal 2: Minimum non-dependent deduction for households with other adults living in the property and increase current deductions by 20%

A majority disagree with the proposal, including almost six out of 10 benefit claimants



Q11. To what extent do you agree or disagree we should implement this change to the Scheme?

Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

## Proposal 2: Perceived negative impact on households

Expectations the proposal will increase financial challenges for households (including young adults and students) and have an impact on quality of life and wellbeing of claimants

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**Financial hardship**- Concerns about increased strain on finances, and the potential for financial hardship / specific references to the impact on low-income individuals, including those with disabilities / concerns about having less money available for essential expenses

**Challenges for young adults and students**Anticipation of challenges for young adults, especially those aged 18 and over, in finding jobs, managing finances, and dealing with increased financial burdens / concerns about students and young adults struggling with the cost of living, education, and transitioning to independence

**Impact on quality of life and wellbeing** - Expressions of concern about the negative impact on overall quality of life, emotional distress and mental health /references to potential loneliness, stress, and the detrimental effects on the wellbeing of individuals and families

**Critique of fairness of proposal** Criticism of the fairness of the proposals, especially regarding the treatment of non dependents, lodgers, and individuals with protected status or disabilities

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*Q13. What do you think will be the negative impact(s) on your household?* Open-ended question

Base: 90 individuals who answered this question in the questionnaire plus emailed responses

## Proposal 2: Suggested actions to mitigate impact

Mitigating actions suggested include continuation of the CTS in its current format, exemptions for some claimants and for savings to be reinvested

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**Continuation of CTS for low-income individuals and oppositions to change** Advocacy for the ongoing support of very low-income people, especially those who may be renting band D properties / opposition to proposed changes, reductions, or new schemes, with a focus on maintaining the current support system and avoiding financial burdens on vulnerable groups

**Individual assessment**- Requests to assess each case individually, taking into consideration various factors such as income, living expenses and specific circumstances

**Community reinvestment**- Demands for the reinvestment of funds back into the community for improvements, particularly in public spaces and amenities

**Exemptions for some groups** Proposals for 100% Council Tax exemption for claimants of some forms of benefit (e.g. PIP)

**Property value-based Council Tax** Suggestions to base Council Tax solely on property values

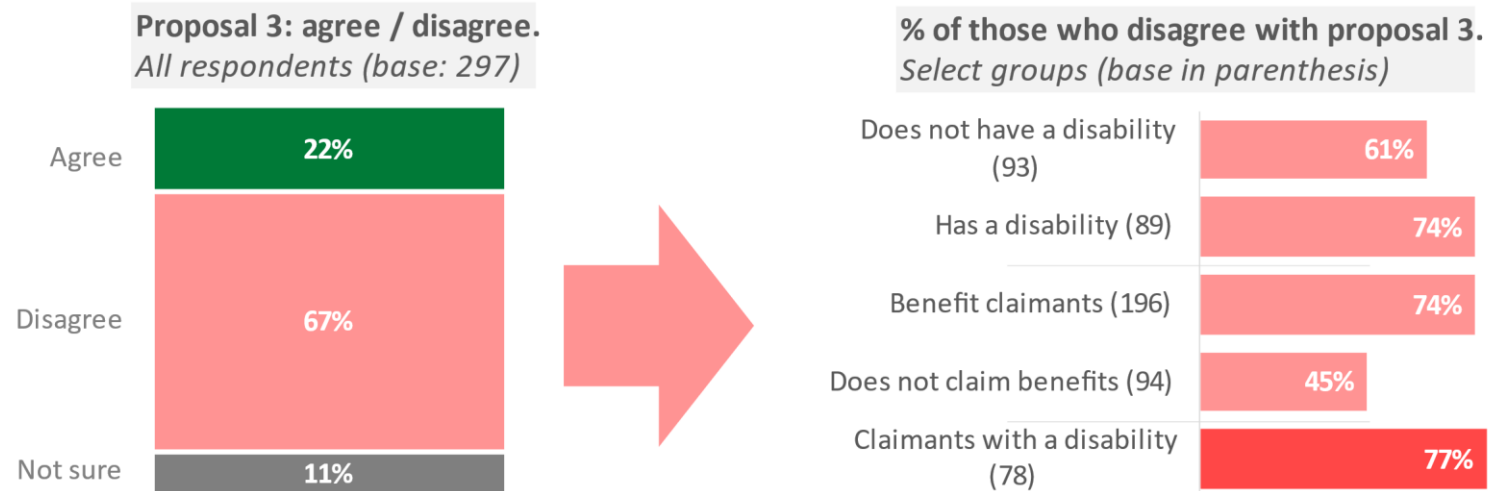
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*Q14. What could the Council do to reduce the negative impact(s) on your household?* Open-ended question

Base: 86 individuals who answered this question in the questionnaire plus emailed responses

## Proposal 3: Reduce max award from 75.5% to 50% (and min payment from 24.5% to 50%) and make the minimum payment the same for all working age claimants

Around two thirds disagree with the proposal, including around three in four benefit claimants



Q16. To what extent do you agree or disagree we should implement this change to the Scheme?

Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

## Proposal 3: Perceived negative impact on households

Expectations the proposal will increase financial hardship and impact on the vulnerable and those with a disability

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**Financial hardship and affordability** - Concerns about the financial impact of proposed changes, stating that they are already struggling with bills, food, and other essentials / highlighting the cost of living crisis, increased charges for social care and challenges in meeting daily living expenses / difficulty covering basic needs like food, heating, and healthcare / concerns raised about the practicality of finding additional funds, potential impacts on overall income, and the inability to pay Council Tax without sacrificing other necessities

**Impact on vulnerable and disabled individuals** - Emphasis on the impact of the proposed changes on vulnerable and disabled individuals / concerns raised about the potential reduction in support for disabled claimants / negative effects on mental health / frustration with the Council's perceived lack of understanding regarding the extra costs associated with disabilities

**Unfairness and inequality** - Dissatisfaction with the perceived unfairness of the proposed changes, particularly in terms of the reduction in CTS for protected groups / a sentiment that the proposed system does not take into account the varying financial situations of different individuals and groups / concerns raised about the unequal impact on different age groups, with questions about why certain groups receive more support than others

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*Q18. What do you think will be the negative impact(s) on your household?* Open-ended question  
Base: 129 individuals who answered this question in the questionnaire plus emailed responses

## Proposal 3: Suggested actions to mitigate impact

Mitigating actions suggested include protection of some groups (e.g. DLA and Carers Allowance recipients), changes to be incremental increases and effective communication of changes

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**Protection of some groups** Strong emphasis on not targeting or removing protection from some groups, such as those receiving DLA, PIP or Carers Allowance. *Protection of some groups and opposition to changes were referred to by most respondents as actions to mitigate the potential impact of this proposal. Much more so than other suggestions*

**Incremental increases**- Suggestions to make smaller, incremental increases rather than full scale changes from 2024/25

**Transparency in communication and raising awareness** Advocacy for transparent communication, awareness campaigns, and streamlined application processes

**Opposition to changes** Opposition to implementing proposed scheme or any other changes, with a preference for leaving the support system as it is

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**Q19. What could the Council do to reduce the negative impact(s) on your household?** Open-ended question

Base: 123 individuals who answered this question in the questionnaire plus emailed responses

## Summary of feedback from VCS groups (excl mitigating actions)

Voluntary and community sector groups highlighted a number of issues in submissions via email and questionnaire. Key theme being impact on specific groups (e.g. those with a disability)

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**Unfair treatment of working age residents** - Concerns about the perceived injustice of treating all working age residents equally, emphasising the unique challenges faced by disabled individuals who cannot increase their income through work

**Affordability challenges** - Questions the affordability of proposed deductions, especially for those on other benefits

**Complexity of hardship fund access** - Worries about carers, and vulnerable and disabled residents being directed to a difficult to-navigate hardship fund, potentially causing vulnerable individuals to miss out on crucial support

**Impact of Council Tax on vulnerable and disabled residents** – Issues raised regarding residents with complex needs housed in higher band Council Tax properties, emphasising the importance of considering financial need over residence in Council Tax Reduction Schemes

**Lack of consultation** – Criticism of the lack of public consultation events to enable claimants to better understand the proposals and the potential impact

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*Issues raised about easy read FAQ document, lack of detail in draft CTS Hardship Policy and an equalities impact assessment (EQIA) not being provided as part of the consultation, as well as perceived lack analysis in the EQIA of the potential impact on claimants with a disability. This information has been shared with the Income & Assessment management team so they consider these issues*

# Summary of mitigating actions proposed by VCS groups

Suggested mitigating actions focus on eliminating or reducing the potential impact on specific groups (including those with a disability, carers and military personnel)

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**Clarity in hardship fund process** - Requesting a clear and straightforward explanation of the hardship fund and its application process, with a proposal for a dual application system during Council Tax Support applications to ensure clients do not miss out on the hardship scheme

**Protection for vulnerable residents** - Calls to retain full protection for vulnerable working-age residents, especially those unable to work and in receipt of higher rate disability benefits (Higher Rate Disability Living Allowance, Higher Rate Personal Independence Payments, and the support component of Employment Support Allowance)

**Protection for carers** – Suggestion to retain full protection for those in receipt of Carers Allowance

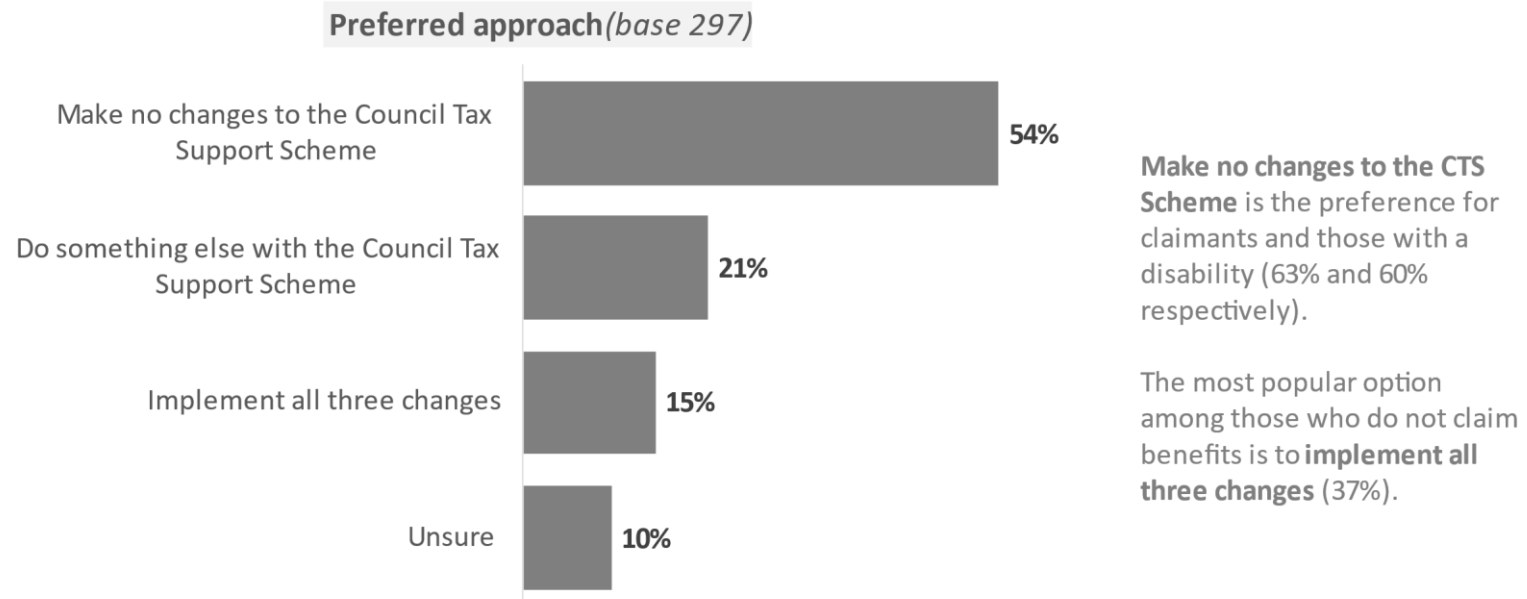
**Military compensation disregard** - Strong emphasis on disregarding all forms of military compensation (such as War Pension Scheme and Armed Forces Compensation Scheme) as income in Council Tax Support assessments and extending this principle to locally administered benefits like Disabled Facilities Grants, Housing Benefit, and Discretionary Housing Payments

**Exemption for other adults** - Recommending the exemption of military compensation received by other adults in an applicant's property to prevent unfair penalties for compensation recipients among other residents



## Preferred approach

Most respondents would rather no change is made. Support for this is especially strong among those with a disability and claimants. Preference for non-claimants is to implement all proposals



Q21. *Would you rather we....?*

Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

## Suggested alternatives

Alternatives include changes to basis of Council Tax, increase revenue through, for example, property rationalisation, and work with the VCS to provide support

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**Income-based Council Tax**- People on higher incomes to pay more. Instead of charging based on property banding, consider a system that considers income, savings, and other financial factors

**Increase Council Tax on households living in more expensive properties** Increase Council Tax for those who can afford to pay more, especially homeowners of very expensive properties

**Explore alternative revenue sources** Explore partnerships with private enterprises, sell some Council properties and consider alternative revenue sources such as entrepreneurial support programs, employer incentive programs and public private partnerships

**Localised support involving VCS** A means-tested support system that is tailored to the local cost of living/ collaborate with community organisations to assess needs on a more granular level and provide targeted assistance

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*Q23. What would you suggest as an alternative(s)?* Open-ended question

Base: 97 respondents plus emailed responses

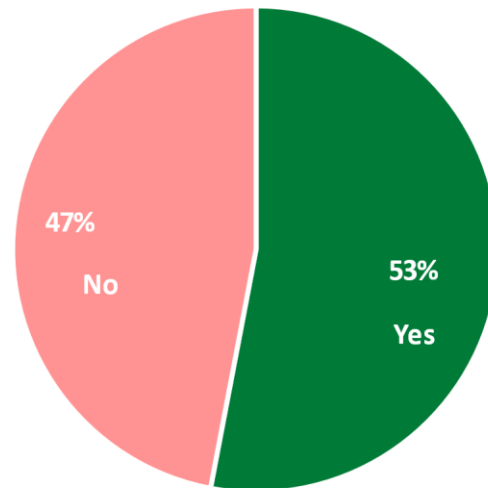
## Awareness of Council Tax Support Hardship Scheme

Just over half of respondents had heard of the CTS Hardship Scheme prior to the consultation. Slightly higher levels of awareness among those with a disability and claimants

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### Previously heard of the Council Tax Support Hardship Scheme

(base: 297)



Awareness is marginally higher among those with a disability and benefit claimants (55% and 57% respectively).

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**Q24. Before you had read this questionnaire and the FAQ document, were you aware of the Council Tax Support Hardship Scheme?**

Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

## Further comments

Respondents were asked if they had any further comments. With the exception of lobbying central Government, all other issues are highlighted elsewhere in the report

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**Advocacy for a fair share of Government support** Some comments call for pressing central Government to provide a fair share of support for the borough. Thus implying a desire for external assistance rather than asking local people to pay more

**Complexity and difficulty in accessing support** Respondents express frustration with the complexity and difficulty of accessing support, particularly from the 'Hardship' fund. The process of claiming benefits, obtaining care and support, and dealing with bureaucratic procedures is described as endless, complex, and demoralising

**Concerns about the impact on vulnerable groups and fairness** Numerous comments express concerns about the potential negative impact on vulnerable groups, including those with disabilities, single parents, and low income households. There is a plea to reconsider the proposals. Some feel that the changes may disproportionately affect certain groups (for example, those on disability benefits) and argue for a more equitable approach to taxation and support

**Criticism of Council proposals**– General criticism of Council approach

*Q25. If you have any other comments or suggestions you would like to make, let us know. You may want to tell us something that you have not had a chance to make clear elsewhere in this questionnaire.* Open-ended question

Base: 152 respondents plus emailed responses