



London Borough of Bromley

Council Tax Reduction – Consultation Report

6th October 2016

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1. Details of Recommendations

The council is asked to agree the following:

- 1.1 To note the proposed Council Tax Reduction Scheme for Bromley residents is to come into effect from 1st April 2017.
- 1.2 To note the outcome of the consultation exercise undertaken with regard to the proposed scheme.
- 1.3 To note the findings on equalities and other impacts arising from the proposed Scheme.
- 1.4 To approve the local Council Tax Reduction Scheme for Bromley at Full Council on 30th November 2016. A consultation exercise was undertaken to seek residents views as to whether to continue to grant Council Tax Reduction for working-age claimants at a maximum of 75% of Council Tax liability.

2. Report Summary

The Welfare Reform Act 2012 abolished the previous system of Council Tax Benefit with effect from 31st March 2013. Its replacement, Localised Support for Council Tax was introduced from 1st April 2013 through Council Tax Reduction.

Bromley formally approved a scheme limiting increases to 8.5% of Council Tax liability for 2013/14, rising to 19% in 2014/15 and 25% in 2016/17.

This report is to approve the new scheme, this will be required to be formally approved at full council on 30th November 2016 for the next financial year commencing 1st April 2017.

The proposal is to retain the scheme rules from 2016/17 for the financial year 2017/18 and continue to grant Council Tax Reduction under the scheme to a maximum of 75% of Council Tax liability.

This reports sets out:

The background to the design of a local scheme of Council Tax Reduction for 2017/18 for the London Borough of Bromley and details of the interaction with legislation and guidance supplied by the Department of Communities and Local Government (DCLG).

Details the proposed scheme of Council Tax Reduction for Bromley, recognising that the matter is one which will need to be approved by full Council.

Details of the consultation exercise undertaken on the proposed Council Tax Reduction Scheme during a period from 8th August 2016 until 2nd October 2016.

The financial implications of the proposed scheme for Council Tax Reduction for the residents of Bromley and risks associated with the design of a local scheme.

3. Reason for Decision and Options Considered

The Welfare Reform Act 2012 abolished the existing system of Council Tax Benefit with effect from 31st March 2013. Its replacement, Localised Support for Council Tax was introduced from 1st April 2013 and was contained within the Local Government Finance Act which received Royal Assent on 31st October 2012

There are a number of key differences between the two schemes of assistance with Council tax liabilities. These include the fact that responsibility has changed from the Department of Work and Pensions (DWP) to the Department for Communities and Local Government (DCLG).

In addition the funding regime changed from being demand-led Annual Managed Expenditure (AME).

While Bromley was able to design its own scheme to support working age applicants, the Government desire to protect those of state pension credit age resulted in centrally provided legislation covering those in this group.

These Prescribed Regulations introduced a Statutory Scheme, similar to the previous Council Tax Benefit scheme, for those of pensionable age and also maintain previous provisions with regard to limiting entitlement to those classed as Persons From Abroad and deal with minor administrative issues. These provisions are replicated for 2017/18 subject to any legislative amendments that may be imposed by Central Government.

Once a local Council Tax Reduction scheme has been made by the Council, it cannot be revised for at least one financial year. A Billing Authority must however *consider* whether to revise or replace its scheme with another one on an annual basis.

Any revision to a scheme must be made by the Council by the 31st January immediately preceding the financial year in which it is to take effect and will require consultation arrangements to be applied. Additionally, consideration must be given to providing transitional protection where the support is to be reduced or removed.

3.1 Options requiring review.

Option	Comments
1. To pass on the full cost of the Central government reduction in Council Tax Reduction payments to low income households	This would increase council tax bills for these households, potentially doubling the sums charged. This could also increase arrears if these households struggle to pay these sums
2. Retain the current (16/17) scheme, effectively limiting increases by granting Council Tax Reduction to 75% of liability	This would mean no increase in council tax liability for 17/18 to households whose circumstances remain unchanged.
3. Decrease the level of Council Tax Reduction granted to affected households.	This would decrease the cost of the Council Tax Reduction scheme which could increase expenditure in other service areas.
4. Alter the current Hardship Fund in place to assist those struggling to pay their Council Tax.	Any changes in the current Hardship arrangements may impact on expenditure currently set aside for other service areas.

4. Key Implications

The proposed Council Tax Reduction scheme for Bromley for 2017/18 has been established with due regard to the Council's statutory obligations, consultation responses and in order to attempt to distribute the reduced funding available amongst those claimants most in need of financial assistance, while still achieving the necessary financial savings to meet the funding deficit.

Bromley again proposes to follow the DCLG Prescribed Scheme for those who have reached pensionable age, ensuring that they are protected from the effects of the funding reduction and continue to receive assistance with their Council Tax liability as now.

It is intended that the working age scheme will continue to be based on the rules introduced for 2013/14. This largely mirrored the previous Council Tax Benefit scheme with the exception of protecting the level of support relevant classes of individual's receive. This adjustment was required in order to pass on the reduction in funding received.

The outline principles for the Bromley working age Council Tax Reduction Scheme for 2017/18 are:

- All working age customers will have to make some payment towards their council tax as the maximum help under the Council Tax Reduction scheme available for residents of London Borough of Bromley will be limited to 75% of the charge.
- The scheme will be reviewed annually.
- Non-dependant deductions will be aligned with any increase supplied by DCLG in the Prescribed Requirement Regulations updates and will be in line with the pensioner claims.
- Applicable amounts will be up-rated or frozen in line with Housing Benefits for working age claimants.

The scheme will also be adapted to meet any further legislative requirements imposed by DCLG and consideration will be given as to how to determine income from benefits established under the Welfare Reform Act 2012.

Other requirements

A number of other scheme principles introduced in 2013/14 will be carried forward to 2017/18;

- New customers will be required to complete an application form for all new claims from 01 April 2016, existing awards under the 2016/17 scheme will continue in payment, where entitlement remains.
- The scheme allows for a review period. The period will be agreed and failure by the customer to provide details requested may mean their entitlement to CTR is ended.
- Any award or adjustment will be confirmed in the council tax bill but the bill itself will not be formal notification and a separate notification of entitlement will be supplied.
- Where awarded the notification letter will also
 - a) inform the applicant that there is a duty to notify the authority of the relevant change in circumstances
 - b) explain the possible consequences (including prosecution) of failing to comply with that duty; and
 - c) set out the circumstances in which a change of circumstances might affect entitlement
- Any “overpayments” of CTR will be reclaimed by recovery through the council tax billing process
- Where an applicant is aggrieved about a decision regarding entitlement they may appeal under Section 16 of the Local Government Finance Act 1992.
- A person may only appeal to the Valuation Tribunal where
 - a) They are notified in writing by the authority that it believes the grievance is not well founded, but they are still aggrieved;
 - b) They are notified in writing that steps have been taken to deal with the grievance, but they are still aggrieved; or
 - c) The period of two months, beginning with the date of service of their notice has ended and they have not received notification under paragraph a) or b) above.

Level of Entitlement

Bromley made a decision, for the 2016/17 scheme, to pass on a maximum of 25% of the cost (resulting in a maximum entitlement, for working age claimants, of 75% of their liability)

The proposal for 2017/18 is to continue with this level of support and limit working age recipients to 75% of their council tax liability.

5. Financial Details

Financial Impact On The Budget (Mandatory)

Costs of 2017/18 Scheme

Specific central government grant levels for Council Tax Reduction now form part of the overall Revenue Support Grant and are not therefore distinguishable.

6. Equalities, Human Rights and Community Cohesion

Equality Impact Assessment

The Council has to give due regard to its Equalities Duties, in particular with respect to general duties arising pursuant to the Equality Act 2010, section 149. Having due regard to the need to advance equality involves, in particular, to the need to remove or minimize disadvantages suffered by persons who share a relevant characteristic that are connected to that characteristic.

The Council's tax system is programmed to identify all Council Tax Reduction accounts. The Council keeps under review the impact of the revised Council Tax Reduction Scheme and has found no evidence to indicate that any equalities protected groups have been disproportionately affected by the operation of the scheme.

Specific regard has also been paid to the guidance provided by DCLG which will also provide mitigation to minimise disadvantage to those most likely to experience disadvantage.

The Equalities Analysis has been updated to reflect the options proposed in the consultation exercise. The report can be found on the web link below:

<http://www.bromley.gov.uk/CouncilTaxSupport>

Incentivising Work

It is again intended that Bromley will incentivise work by continuing the disregards of weekly income currently offered which are dependent upon the applicant's status:

- Lone parent £25 per week
- Disabled individual or carer £20 per week
- Single person £5 per week and Couple £10 per week

Where the applicant pays child care costs in order to achieve employment an additional weekly disregard of up to £175 (for 1 child) or £300 (for 2 or more children) from earnings will apply subject to the circumstances of the applicant and age of the child.

Where the applicant works in excess of 30 hours per week a further disregard of at least £17.10 will apply.

Customers who have been out of work, and receiving an appropriate benefit for 26 weeks, will receive an Extended Payment of Council Tax Reduction, at the same rate as they received when out of work, for the first 4 weeks of their new employment.

Child Poverty

It is intended that Child Benefit and Guardian's Allowance will be disregarded as income types during the means tested assessment of Council Tax Reduction.

Access to relevant dependants allowances and family premiums within the applicable amount calculation will continue where applicants have responsibility for children and have been continuously in receipt of CTR since prior to 1st April 2016.

Armed Forces

Income derived from war widow's/widower's pensions, war disablement pensions or Guaranteed Income Payments from the Armed Forces/Reserve Forces Compensation Fund will be fully disregarded during the means tested assessment of Council Tax Reduction, whether for working or pensionable age applicants.

Disabled Applicants

Income derived from Disability Living Allowance or its replacement (Personal Independence Payments) and Attendance Allowance will be fully disregarded but receipt of such benefits will allow access to premiums within the applicable amount calculation.

There will be no non-dependant deduction taken as a result of the claimant or partner receiving Disability Living Allowance (care component), Attendance Allowance, the daily living component of PIP or where the claimant or partner is registered blind.

7. Consultation

A public consultation exercise was undertaken for the 17/18 Council Tax Reduction Scheme during a period from 8th August 2016 until 2nd October 2016.

The survey was available through a variety of channels:

- A link was available on the Bromley website
- An e-mail alert was issued to all Portal users advising them of the survey
- A paper copy was issued to 2,000 households comprising of a mix of CTR recipients and non CTR recipients (1,000 households not in receipt of CTR, 500 recipients of working age and 500 recipients of pensionable age)
- A paper flyer enclosed with all Council Tax Bills issued during this period advising of the link on the website.

In total there were 960 responses received with the majority, 691, being via the website and 269 by post.

Supplementary questions were asked, for monitoring purposes, to determine whether respondents were currently in receipt of Council Tax Reduction or were completing the consultation on behalf of a representative body.

Of those who chose to respond to these questions, 46% stated that they were not currently in receipt of CTR.

Responses were received from only 3 representative bodies, these were:

- Age Concern
- Chislehurst Debt Advice Service
- Penge Churches Housing

The consultation exercise was based on 6 simple questions to residents of the Borough, 3 of which required specific responses with the remaining 3 being less direct and allowing a degree of free text response.

Of those that were specific, they sought responses in respect of:

Q1: Whether it was agreeable to maintain the level of assistance at 75%

Q2: If LBB were to increase the level of support, how should this be funded?

Q3: Whether there should be a hardship fund available and whether the sum of £100,000 was reasonable.

Standard Equality and Diversity questions were also asked but it was made clear that providing this information was voluntary.

8. Outcomes.

Details of the full consultation question and analysis responses, both overall and broken down, are detailed below.

Question 1.

Q1 The Council is recommending for 2017/18 the retention of the current maximum level of support for working-age claimants. The maximum level of support being 75% of the households Council Tax liability after any discounts or exemptions have been applied. This would require working age claimants to pay a minimum of 25% of their liability.

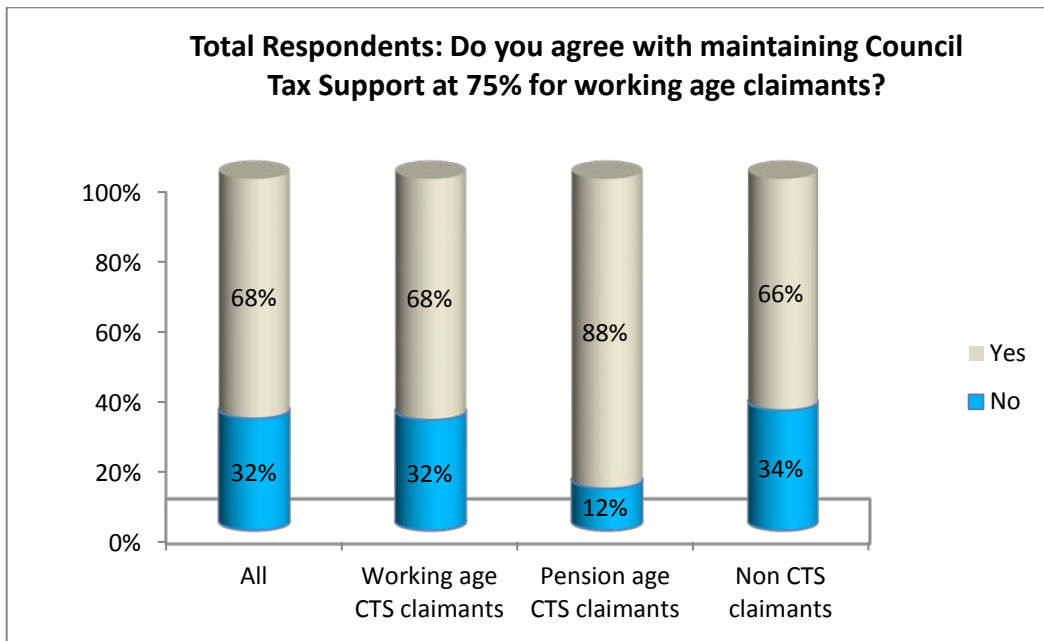
	Yes	No
Please confirm whether you:		
a. Agree with maintaining the assistance at 75%	<input type="checkbox"/>	<input type="checkbox"/>
b. If <i>NO</i> do you think Council Tax Support claimants should;		
<i>Pay more Council Tax</i> e.g. receive less support	<input type="checkbox"/>	<input type="checkbox"/>
<i>Pay less Council Tax</i> e.g. receive more support to	<input type="checkbox"/>	<input type="checkbox"/>

If you disagree with maintaining assistance for working-age claimants at 75%, please state why:

.....

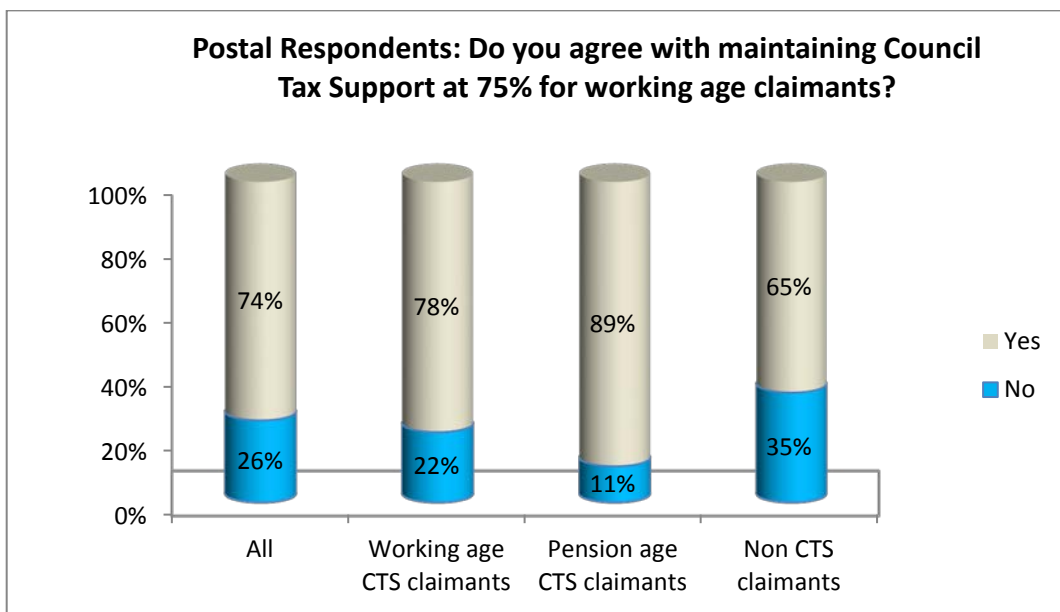
Overall response.

Of those who responded the *overall* outcome was that they wished to keep the scheme the same with 68% confirming this to be their preference. Interestingly the responses were weighted in favour of maintaining support at this level irrespective of whether the respondent was in receipt of Council Tax Reduction or not.

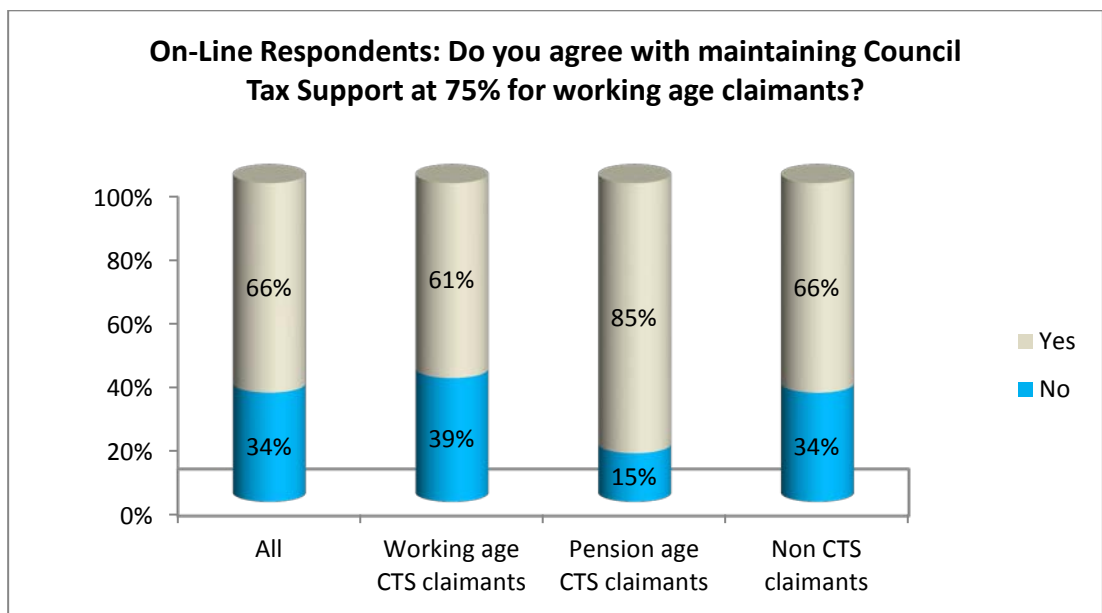


Analysis of Respondents by Survey Type.

Of the postal responses received, overall 74% were in favour of retaining the level of support at a maximum of 75%. Again the result was irrespective of whether they were in receipt of Council Tax Reduction or not.



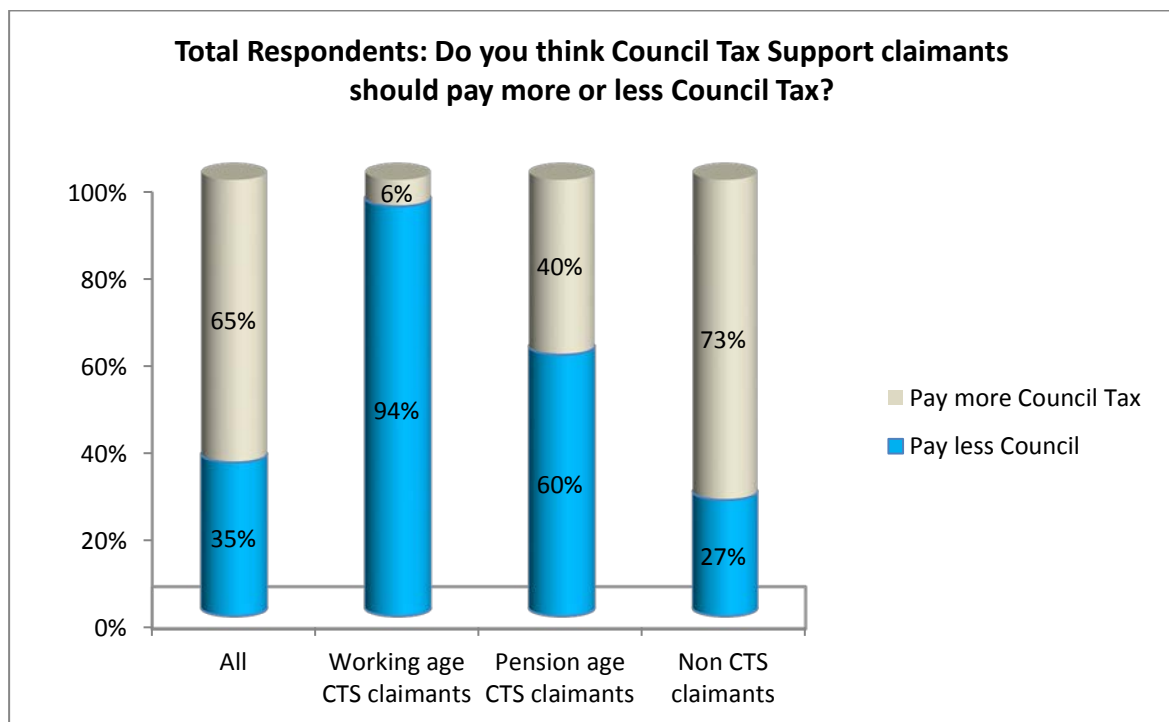
A similar situation was recorded with those who completed the survey on-line despite significantly higher numbers of respondents confirming that they were not in fact in receipt of Council Tax Reduction.



Question 1b.

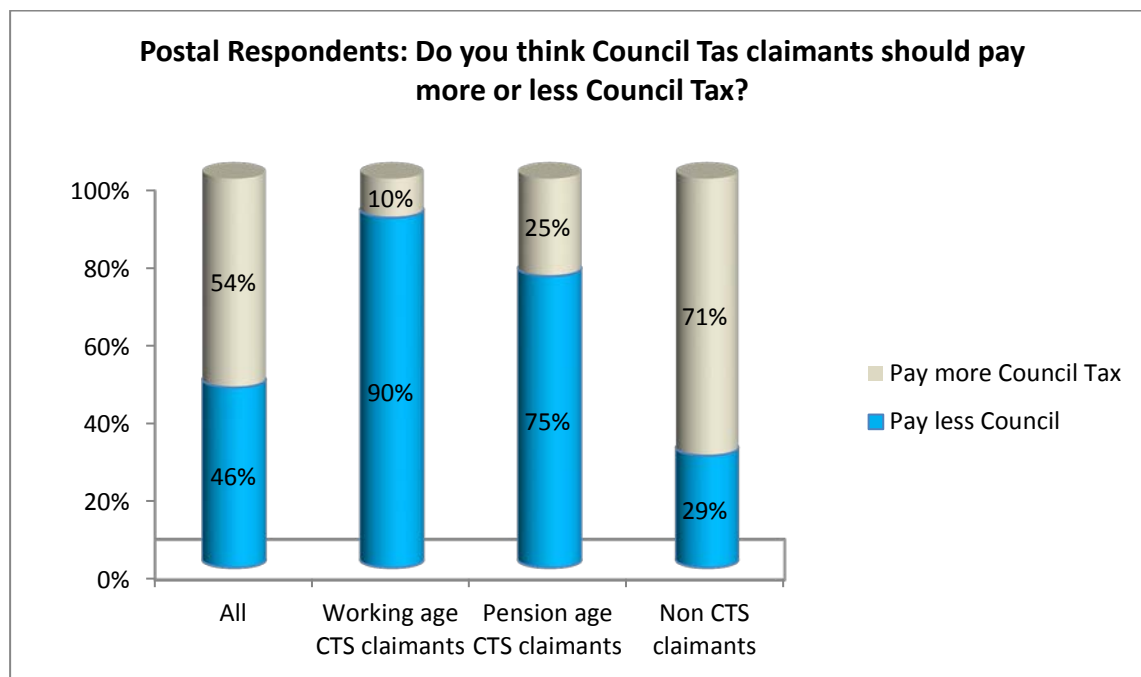
Overall response.

Of those who responded to state that they believe assistance should not be maintained at 75%, the *overall* outcome was that they wished to reduce the level of support thereby increasing the levels of Council Tax which recipients would need to pay. However, it should be noted that of the 65% of respondents who held this opinion the vast majority, 73%, were not themselves currently in receipt of Council Tax Reduction.

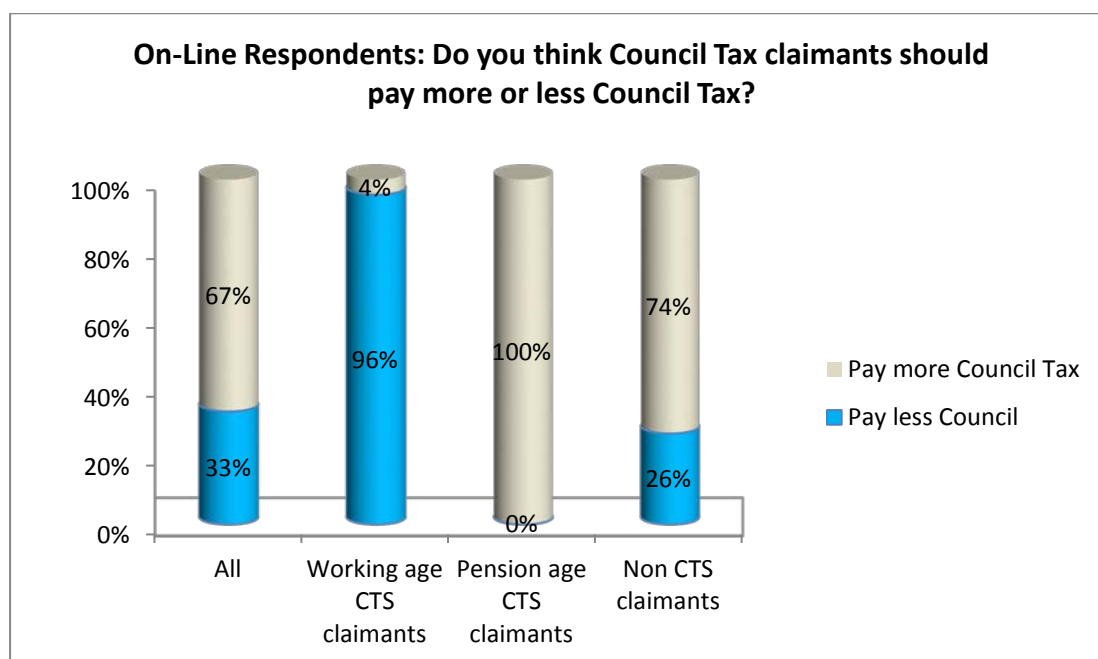


Analysis of Respondents by Survey Type.

Of the postal responses received, overall 54% were in favour of Council Tax Reduction claimants receiving less support and paying more Council Tax. Again this opinion was overwhelmingly supported by those not currently in receipt of support.



Of the on-line responses received, overall 67% were in favour of Council Tax Reduction claimants receiving less support and paying more Council Tax. Again this opinion was overwhelmingly supported by those not currently in receipt of support.



Question 2.

Q2 If you think that Council should increase the level of assistance for working-age people from 75%, how do you think this should be funded? In particular, should the Council increase Council Tax or cut other Council services or use the Council reserves, or all three?

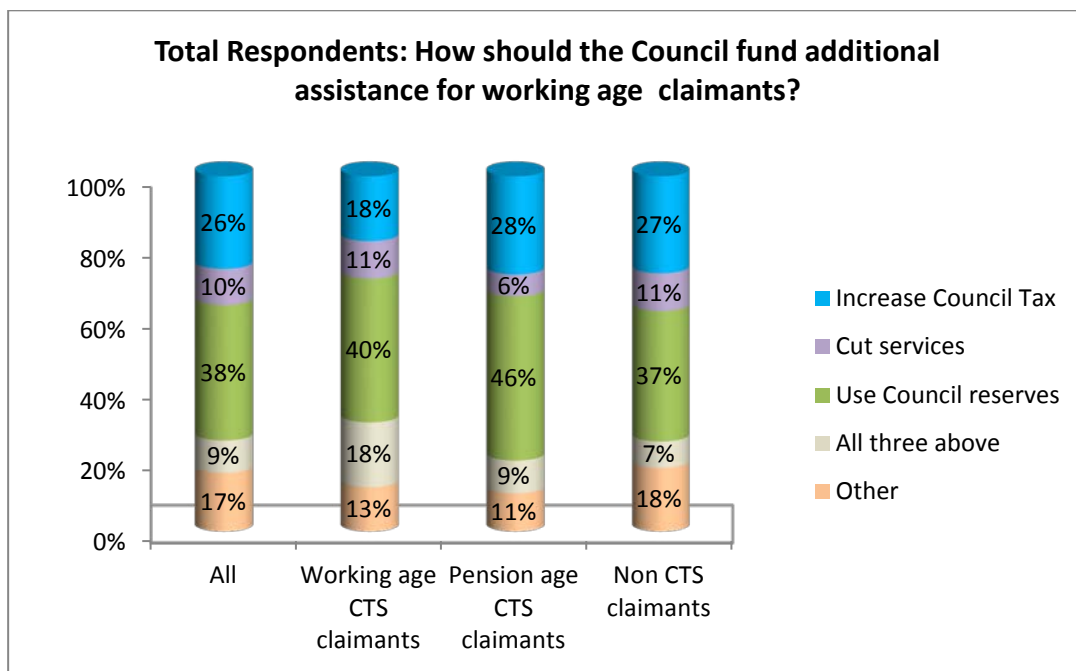
Please choose any of these that apply:

- | | |
|-------------------------|--------------------------|
| a. Increase Council Tax | <input type="checkbox"/> |
| b. Cut services | <input type="checkbox"/> |
| c. Use Council reserves | <input type="checkbox"/> |
| d. All three above | <input type="checkbox"/> |
| e. Other | <input type="checkbox"/> |

If you think services should be cut or have another suggestion, please write your answer here:

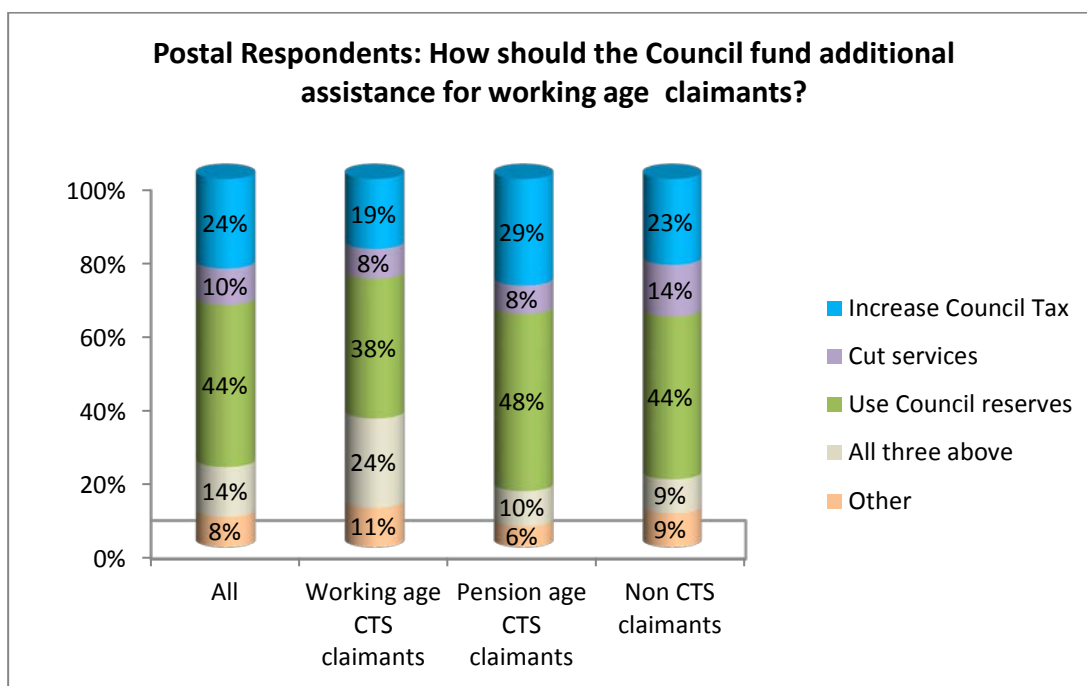
Overall response.

The overall response to this question was that the Council should use its reserves to fund any additional contribution to the Council Tax Reduction scheme with 38% stating this to be their preference. This question was also asked last year when again, this was the preference for respondent but, at the time, the % was slightly higher at 44%.

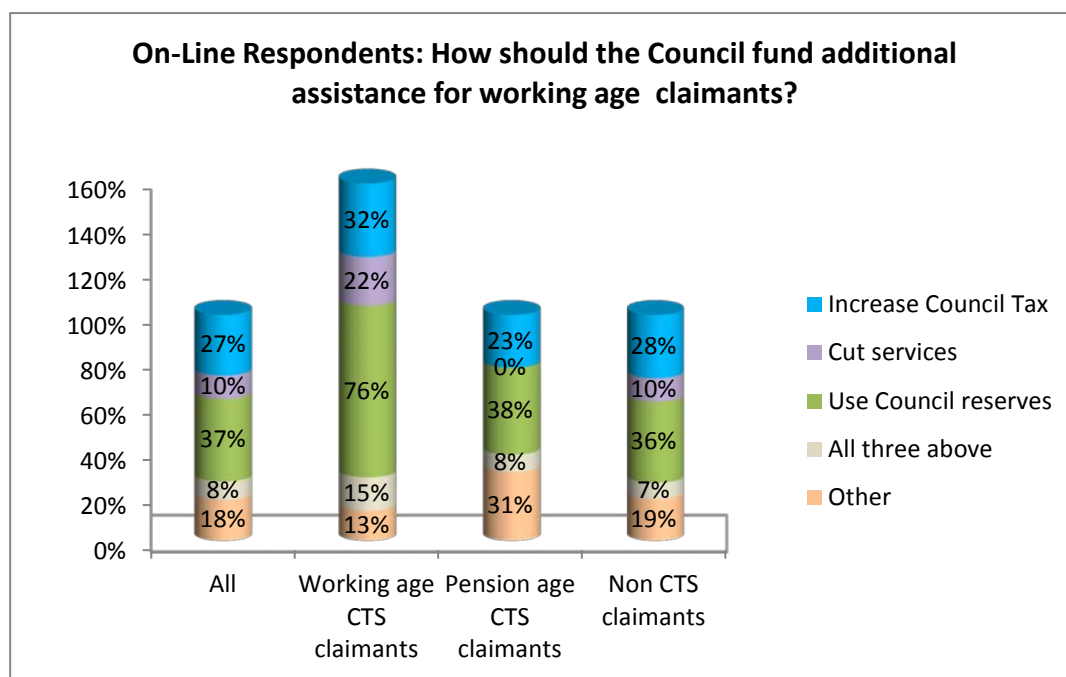


Analysis of Respondents by Survey Type.

Of those who completed the postal survey, 44% confirmed this to be their preferred option.



Of those who completed the on line survey 37% confirmed this to be their preferred option with the highest % of respondents choosing this option being those of working age who are currently in receipt of Council Tax Reduction.



Question 3.

Q3 The Council has a hardship fund of £100,000 to protect the most vulnerable. This is to provide extra help to residents who are experiencing exceptional financial hardship and are unable to pay their Council Tax.

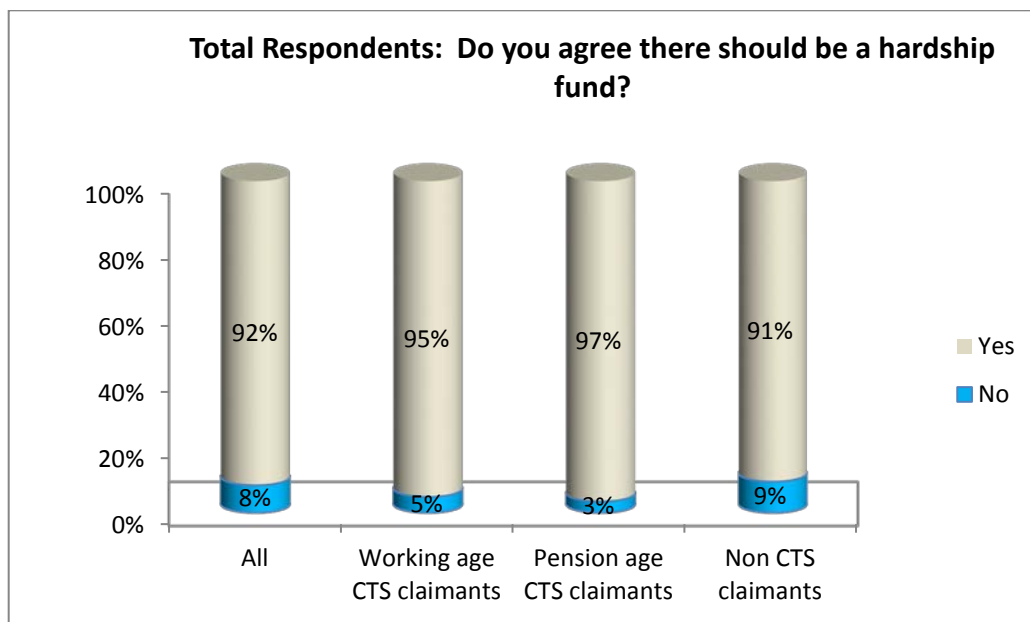
	Yes	No
a. Do you agree that there should be a hardship fund?	<input type="checkbox"/>	<input type="checkbox"/>
b. Do you agree the level of funding at £100,000 is correct?	<input type="checkbox"/>	<input type="checkbox"/>

If you disagree please write your answer here:

.....

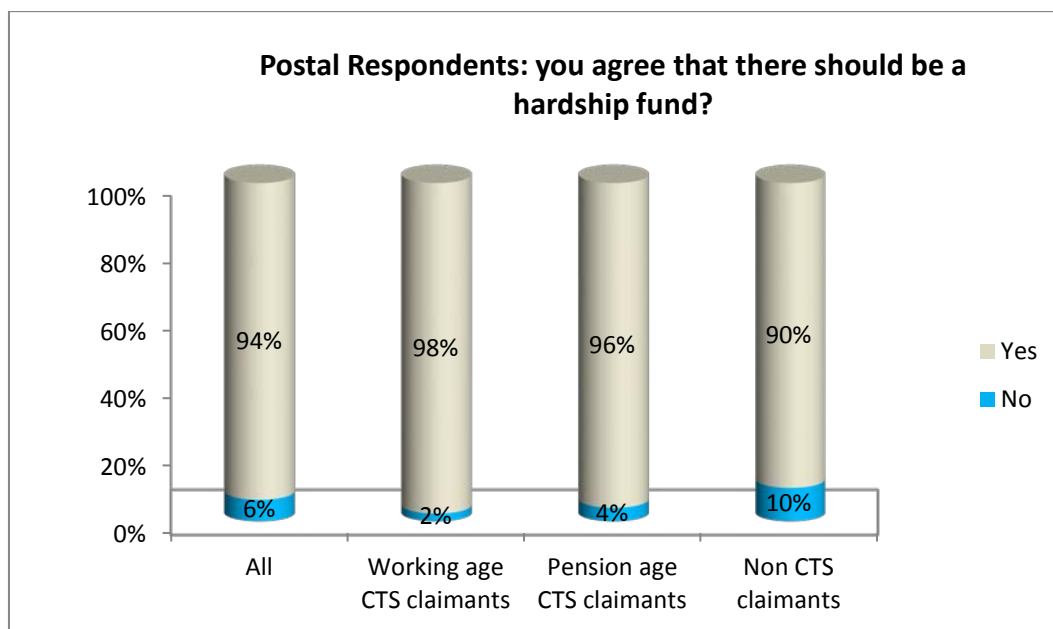
Overall response – part a.

The overall response to part (a) of this question was that, yes, the Council should have a hardship fund with 92% agreeing with this statement. This question was asked last year and the exact same % of respondents agreed at that time also.

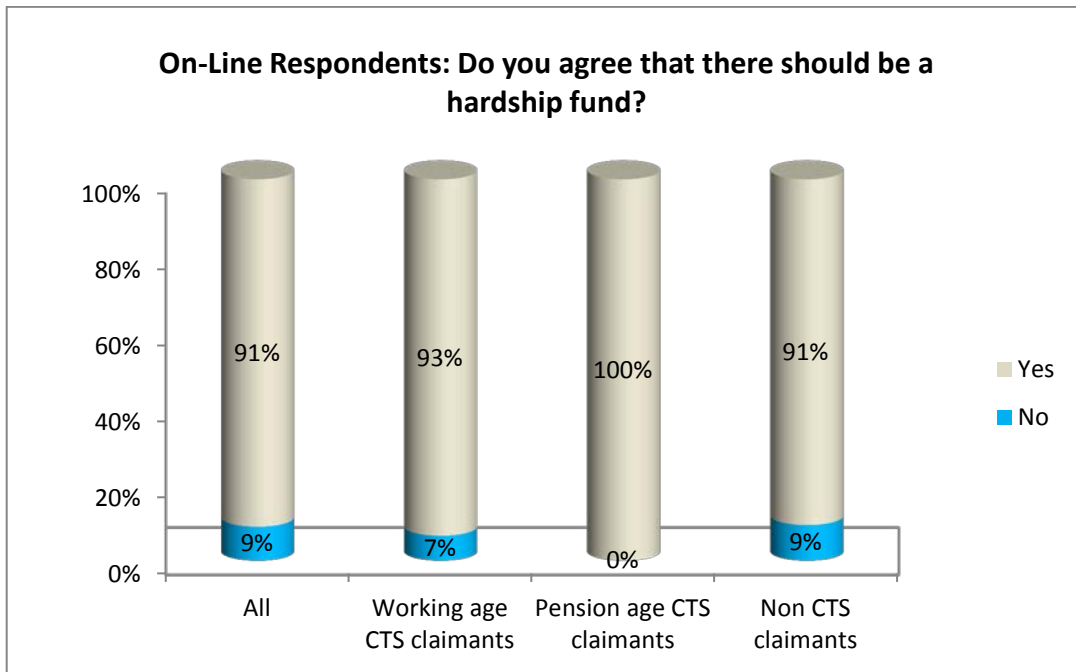


Analysis of Respondents by Survey Type.

Of those who completed the postal survey 94% confirmed that there should be a hardship fund with a slightly higher % of those in receipt of CTR agreeing with this statement, irrespective of their age.



Of those who completed the on line survey 91% confirmed that there should be a hardship fund with 100% of those of Pensionable Age, in receipt of CTR, agreeing with this statement. Interestingly, only 91% of those in receipt of CTR who were of working age and therefore most likely to benefit from a hardship fund agreed with the statement, however this is a significant increase upon the same group last year when only 67% agreed with this statement.



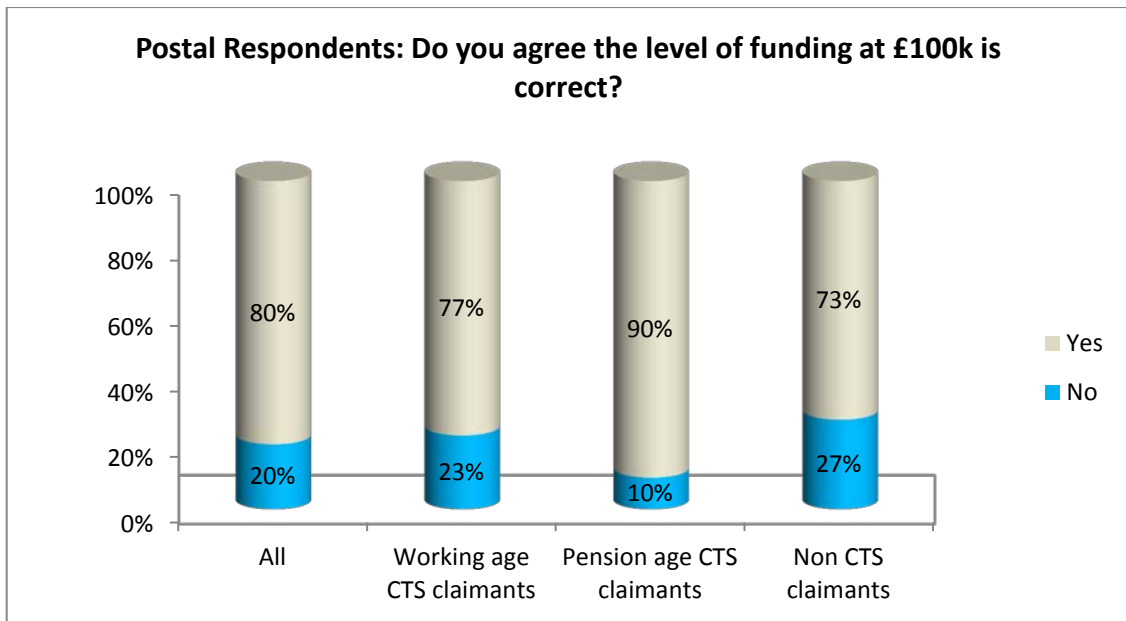
Overall response – part b.

The overall response to part (b) of this question was that, yes, the level of £100,000 for a hardship funding was correct with 66% agreeing with this statement, slightly down from the 71% recorded last year.

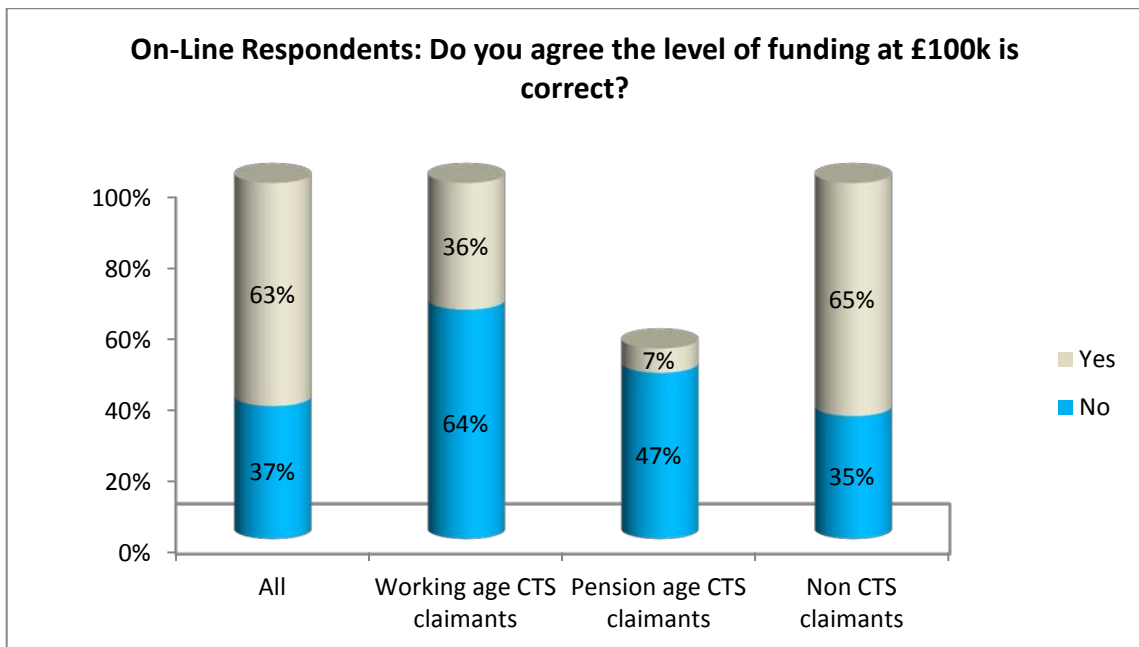
Of those who provided further commentary 39% believed that the sum should be increased and 12% that it should be decreased. Many of the other respondents felt that they were unable to comment without any further facts and figures being provided regarding the potential spend, numbers affected etc.

Analysis of Respondents by Survey Type.

Of those who completed the postal survey 80% confirmed that the sum of £100,000 was correct.



Of those who completed the on line survey only 63% confirmed that the sum of £100,000 in respect of a hardship fund was correct.



Question 4.

Question 4 provided the respondents with the opportunity to raise anything else which they believed should alter in respect of the CTR scheme.

Q4 Are there any other changes you would like to see to the Council Tax Support scheme for 2016/17 to 2017/18 or general comments regarding CTS?

Please write your answer here:

Where respondents did suggest changes, responses here fell into a number of broad categories with many suggesting the following:

- Undertaking better checks into those receiving CTR
- Increased protection for certain categories of people such as the disabled or carers
- Employing a sliding scale of assistance
- Limiting the support further e.g. to those living in the lowest CTAX band
- Helping citizens to help themselves through employment opportunities

Details of all the narrative responses, to this question and others, have been included at Appendix 1.

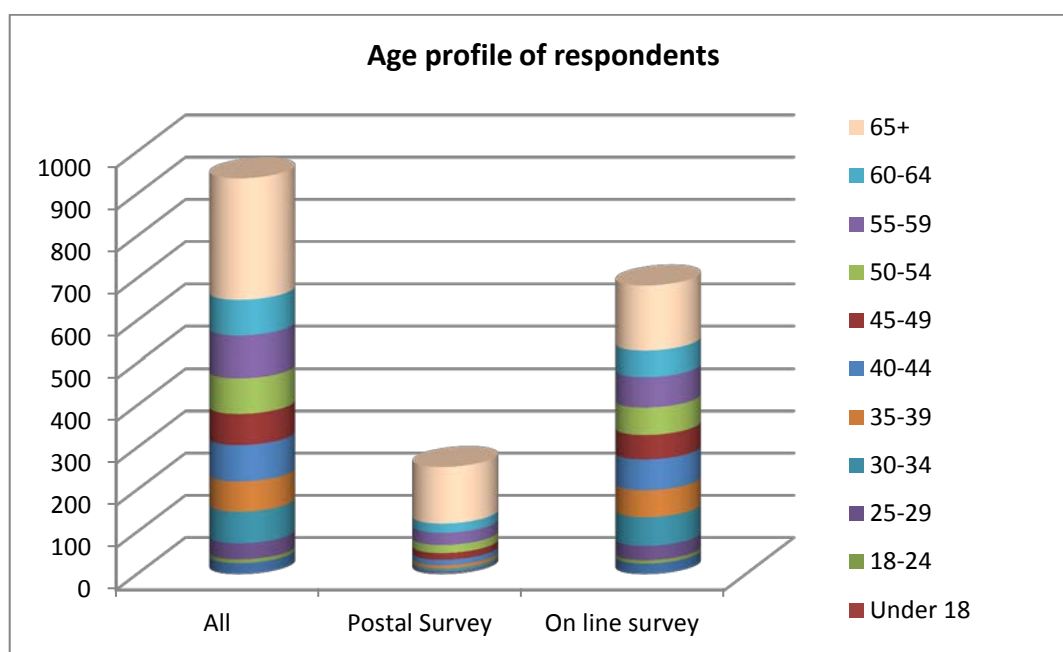
Equality and Diversity.

Standard questions relating to Equality and Diversity were included on the survey but it was made clear that answering these was not compulsory.

While 960 responses were received, not all respondents chose to complete the questions regarding their circumstances or ethnic background.

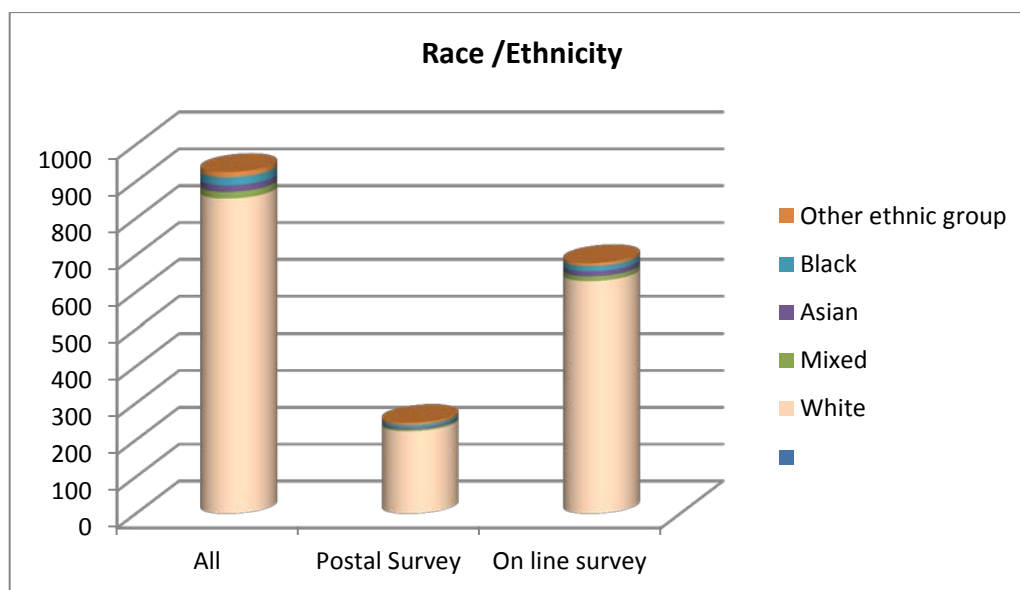
CTR Recipients.

Overall, 911 people confirmed their age with the highest volumes of respondents being from those aged over 65 years of age, irrespective of whether the survey was completed on-line or by post. The split between those in receipt of CTR and those not in receipt was almost even, being 440 and 520 respectively.



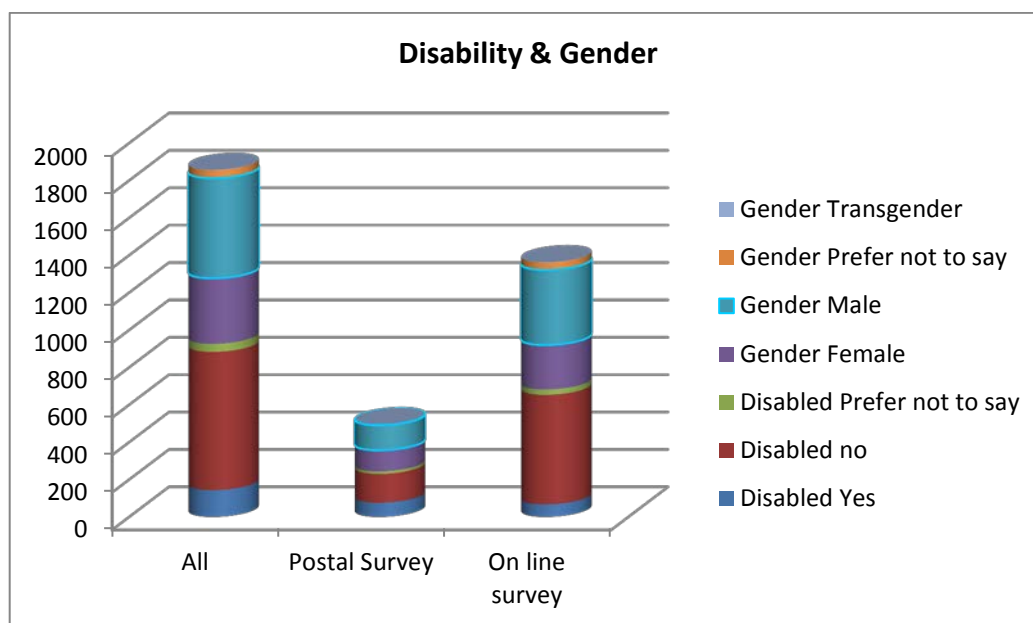
Ethnic Background.

926 respondents confirmed their ethnic background with the majority of respondents, 92%, stating that they were from a white background.



Disability and Gender.

883 respondents were happy to confirm whether they were disabled or not and 889 to confirm their gender. The analysis is shown below.



9. Timetable for Implementation

The new scheme will commence on 1st April 2017 for one year.

10. Appendix 1 – Narrative responses.

While narrative responses have been reproduced here for completeness, those respondents who simply stated “yes”, “no” or “don’t know” have been removed as these have been included in the analysis undertaken of the results above.

Q1 If you disagree with maintaining assistance for working-age claimants at 75%, please state why:

- It is a struggle to survive on benefits and the 75% is too much of a generalisation.
- You waste & do as please with the cash you receive.
- The council has millions in its reserves - so why not make use of them?! (Also they could be used to re-open public toilets, something just as useful)
- I have paid in for all my life. Now I need the assistance, I don't want to not get it.
- I don't think that it helps people help themselves. Also, fraud should be stamped out, then more genuine people can be accommodated with particular reference to Nigerian fraudsters. People should not have more than 2 children if they cant support them. people with disabilities have free parking, concessions on theatres and carer allowances yet old people have to go in homes and pay themselves.
- Because I'm on a low income I think I should be exempt from paying council tax but in the past have paid council tax. I don't think the council should reduce their current services, should increase what they offer the residence.
- For the services provided the council tax bill for those who do not receive support is already exceptionally high. I do not want to pay even more to subsidise others.
- Working age adults should contribute more to the services they receive.(full support should only be given to pensioners by the council)
- As council tax payments support a wide variety of services, I think that 50% contribution is fairer - assuming more claimants the opportunity for support if needed or allowing a bigger budget to be spent on services.
- People of working age should be encouraged to pay more towards their council tax bill as they are able to work and therefore should contribute
- If they are on income support or disability the money they receive should be used to feed cloth and heat not pay council!
- We are all suffering from cuts
- Raising council tax will cause more probate for more people;- Reducing services is not acceptable to the majority;- Using reserves is not prudent.
- My view is that a reasonable level is 20% this does not affect me as far as receiving the support is concerned as I pay the council tax in full as I have the income to.

- Everyone needs to pay for services received there are currently too many hand-outs people need help to manage money better
- Citizens working and not claiming support/not eligible are seeing terms out in household disposable income. Claimants should also
- People should work!
- I only pay £4 a month council tax now and don't mind paying more
- As I am a pensioner I am unsure whether or not these forms apply to me in section a paragraph 2. I have telephoned the number given - and spoke to Sophie - who was unable to advise me but suggests that I complete the forms to the best of my ability to understand them.
- I think we should all pay because we all use the services
- People of working age that are in work shouldn't be picking up the slack for the unemployed.
- I feel that pensioners without adequate means should be exempt from council tax and that the cost should be met by the cultural government
- Only genuinely needy people should be supported - too many claimants who are able to pay more
- Benefits are too generous
- If of working age should pay more, no reason for paying less
- Having worked for 44 years, with a further 4 years before my state pension kicks in, I feel it unfair for my money to subsidise those who have had the luxury of assistance (unlike us who are working with take home pay amounts that are less than those who are being assisted)
- The council, and therefore the taxpayer, cannot afford the current level of support
- Support should be 90% +; why provide 3/4 support
- We pay enough council tax already, cut services that are a pure waste of money already cut bin services.
- This is the poll tax through the back door the tax should be from the higher earners.
- Residents on benefits have had them cut continually and cant afford less assistance for council tax, while the budget for elderly home care continues to rise yearly which the council can ill afford.
- It depends on the level of support needed/assessed but 75% should be the maximum.
- If working age claimants are working why do they need assistance? Unless they are on minimum working age.

- This level means that a sick or unemployed person could be paying up to 15% of their income in council tax, which is not sustainable. Increasing the rate above 75% would partially address this but would make administrative costs of collection an even higher proportion the revenue raised. The only sensible solution is to set the maximum at 100% for people on means tested benefits or equivalent incomes, as used to be the case.
- They should be given work they can do even if its to wash one cup or make their own bed
- Simply because as the majority of people use the services they should pay towards them.
- People expect too much financial help
- The key word is "working". If you live in a home you should budget and allow for all bills services and council tax is one of them. you work you pay simple.
- A 5% increase on council tax would less the burden on council
- Too many people will find it hard to afford the tax
- The 25% level of payment falls disproportionately on those with low income
- I feel everyone who needs financial help should be provided with help. Those more fortunate should contribute more, but how much more? Where is the line We all pay far too much tax so please don't ask me for anymore!! Get others to pay more or cut services. I am sure there is a lot of deadwood that can be cut, its all about expenses, not just personal but operating.
- I consider that a level of assistance for those entitled to support should be around the 2014/15 at 19 - 20% contribution.
- If fit and able to work will encourage this group to work.
- Those with very low income should not pay council tax, its a regressive tax
- All citizens should pay for the local services they receive, if not in work they should contribute by working with those services to help them as in the voluntary sector and they then receive an assisted rate.
- It is a sizable chunk of money for a person on benefits to have to find every month, particularly for people on minimal benefits.
- Working people should receive a fair living wage. Working welfare benefits subsidies employers as housing benefit subsidies landlords. It creates a vicious circle that fails to support the low paid but enriches a few.
- Don't think my council tax should go up. How many immigrants claiming benefits are genuinely from war torn countries and how many single mums claiming benefits are actually living on their own? (we should be helping elderly people who were born here instead of telling them they are living too long)

- I am having to work past retirement age and whilst happy to support those in great need I cannot afford to pay for those too.
- Poor working people are among the most deprived- they need higher levels of support to remain employed and feed their children and themselves
- Why does the Local Authority feel the need to add more debt to the most vulnerable people in their Borough? The savings being made do not seem to be being used to make services provided by Bromley any better. This extra financial burden on the most vulnerable gives the impression that Bromley are only interested in people who are wealthy and do not use services apart from Bin Collections.

Q2 If you think that Council should increase the level of assistance for working-age people from 75%, how do you think this should be funded? In particular, should the Council increase Council Tax or cut other Council services or use the Council reserves, or all three?

If you think services should be cut or have another suggestion, please write your answer here.

- Parking Fines - Parking meters - Car parks. Money used to help sick humans towards your council tax payments. Money taken from charity outlets & dwellings which you visit, & major developments - Cut back on refuse collect & charging to use your waste disposal facilities-street lights.
- We do not need flowers on every corner.
- Is it possible to cut services more?!
- Sorry I do not understand, over 84 years old
- Insufficient information to comment
- Get everyone of working age working. Computers mean disabled can work in many cases. Mentally handicapped...if they have a mobile phone, they are capable of physical work.
- Question - why do single people only get 25% discount? It should be 50% one person struggles - two have more income!
- Look at administration cost. Look at councillors expense and remuneration which have risen
- Stop sending threatening latter accusing genuine claimants of fraud. This will save a fortune!
- People working and paying council tax should not be penalised by paying more and getting nothing back
- Remove child tax credit

- Cut high wages for senior staff, be more inclusive of recycling and environmental factors. Be more creative - not every park needs to have new flowers planted. Market yourself as a green borough - long run you will save money.
- Cut in house expenditure i.e. entertainment banquets
- I struggle that the successive governments that the current age group of pensioners elected caused all the problems we are now dealing with yet pensioners are the one group not regarded to make any sacrifice when it is effectively their fault in electing the souls they did that got us in the mess we are in!
- These claimants that have contributed to tax and NI should be reviewed more favourably than able bodied and able handed persons who have never worked / served in the forces, there are always exceptions
- Central government should make up the deficit
- Restrict payments on elderly care.
- I think assistance should be in place for disabled people in the same way as for the elderly as they need it, but there are some people of working age who could be working but just don't want to and they don't deserve the help. The help should go to people who are suffering through no fault of their own.
Bromley have some very large properties especially in Bickley/Petts Wood/Chislehurst/Farnborough Park/Keston Park etc. If you raised council tax on those very large expensive homes by a further 1 or 2% you would raise quite a lot of towards the council tax support for those people who are struggling.
- I think anyone with an annual net income of £15,000 or more should not have assistance increased from 75%, I think 75% is a fair figure. But I don't think anyone with a annual net income of £18,000 or more should receive any assistance.
- Having not been lucky enough to earn a high wage when working, support from Bromley council regarding help has never been there, it is unfair that single people only get 25% off council tax, should be higher.
Council services are not as good as they used to be, very distant from people struggling.
- I would like to see a ban on ever increasing parking restriction in places that were free parking for years. I would like to know exactly where this money goes within Bromley council, especially as BROMLEY council has a large reserve already.
- Ask for a one off payment of at least 5.00 ach to claimants in receipt of benefits bank it & interest on that amount would pay only increased amount of poll tax.
- I have no suggestions, only that lots of different services are being cut now, and if you put council tax up without any help for people to pay, it will send a lot of people into deeper depression and despair.
- Look at charging for some services where possible

- Cut expenses, look for improvements in your services-look to work smarter, look for better deals, don't pass the buck to residents.
- Review councillors duties & responsibilities in order to reduce total number of councillors
- Council tax support should be means tested. A min 25% for all those who qualify but there will be a proportion who are able to contribute more.
- The council should provide more social housing by developing so called agriculture laid, (green belt) which is not farmed.
- I think the CT should reflect levels of use I.e. those using education, social care etc, should pay more.
- Stop giving the impression that there is a budget deficit when council reserves are increasing. Bromley should be more interested in serving the best interest of the residents not for the few council members. When will there be a reduction in Councillors? That saving may help in increasing the level of Council Tax Support by just 1% (1% may not seem much but it is for somebody who is having to work on zero hours contract and still adding to personal debt
- Sack all your social workers and treat every person fairly and equally without denying any person their human rights.
- Sack all of your social workers and treat everyone equally without discriminating positively or otherwise denying any person their basic human rights.
- Sack all of your social workers to save money then treat each and every person equally without any positive discrimination against Irish and white people and respect every person their basic human and civil rights.
- I will always support raising council tax to maintain services and provide for those who are worse off than me.
- I don't think they should be cut whatsoever but support should not increase, making it more expensive for full time workers
- Moderate high salaries and pensions of senior council employees
- Add more parking meters around town centres/stations, to raise more income
- The council should consider privatising rubbish collection, recycling services. These can be run on a much more lean manner by private providers, who could even individualise or win tenders for sectors/postcodes within the borough.
- Provide reduced publicly funded or subsidised leisure activities.
- We should look after our own first most over sixty couples one of them is not working and because the other is they are penalised for trying to help them selves.
- Income from parking fines could be used (if allowed).

- Again I think it should be reduced over time to 50%.
- I don't think the level of support should be increased. If it has to be, I think a combination of measures should be used. I have no idea what services the council tax pays for so it's hard to judge what to cut.
- Remove free services and make the people who use services pay for them
- Discount for single occupancy should be reviewed. Council services not directly related to provision of services to residents and businesses should be reviewed.
- I don't think services should be cut. Support should be reduced and utilised more effectively.
- Would it be possible to reconsider other CTAX discounts and exemptions
- Do not cut public services. Increase the level of taxation for the most well-off (and I count myself in this bracket) and use the gains to fund those most at risk, as well as services of universal benefit like schools, libraries etc.
- I do not think that the support should be increased for working age people from 75%. If these are people who have genuine reasons they should simply be exempt. Fit and healthy claimants of working age should see their levels of assistance decreasing over time.
- I feel the council is still wasting money which could be used elsewhere, someone decided to patch Golf Road and a few weeks later the whole road was redone!
- Perhaps you could introduce a fee for fast track planning permission. That would involve getting payment for increasing economic activity in the borough.
- Bromley rich borough is better give the poor people a break
- Council has already cut the services. There are creative ways to raise funds, council should explore more options.
- They shouldn't be cut we pay too much anyway
- Reduce the fat pension and spending money on projects that are of no use. Reduce the fat pay of the council managers and employees. Reduce the number of managers. Use the money wisely for the people not for the council employees.
- Reduce level of unnecessary road resurfacing. Stop building and maintaining traffic humps. Stop policing bus lanes outside working hours and on Saturday.
- Regardless of what decision is chosen the council should never borrow to pay for day to day expenditure nor should it use its reserves. It will either have to cut services provided to all tax-payers, increase taxes, cut costs or not provide any subsidies.
- What is the point in the ward Councillors? They don't do anything.
- Adjust the cost of all bands.

- Council should not increase the level of assistance for working- age people from 75%. Prefer they reduced the assistance and did not cut services or increase council tax.
- Help people that need it
- More permit parking. Payments could help with council tax.
- Services most definitely should not be cut - Social Care's OFSTED result of inadequate being a prime example. Lets not worry about banging on about having one of the lowest council tax rates and increase it by a couple of % to support the poorer residents of Bromley and to increase services.
- Make the minimum wage a living wage!
- My opinion does not matter as the Conservative council will do as they feel fit including using council money for unnecessary items.
- I think the council should lobby there MP's to make sure Bromley isn't made the poor man of London.
- Cut costs where possible but try to avoid service cuts. Engage with GLA to lobby for more support from central government and/or greater autonomy for London GLA in spending London's money
- I don't think it should be increased. If it were to be, then I think the council should look at other welfare services to cut budget from. Whilst I would not be against a small increase in my council tax, without knowing the figures it is hard to agree that I would be comfortable with the standard council tax rising.
- It is not fair to expect other members of the community to cover other people's council tax bills! No one helps me with my bills. It should be down to the government or local business to subsidise this support.
- Divert funds generated from parking revenues. Utilise funds (compensation or confiscation) generated from prosecutions or civil recoveries after fraud investigations.
- Pensioners should not receive any special privilege through age alone - their contributions to council funds, and support they receive from council funds, should be means tested like all other taxpayers.
- The council should increase Council Tax to provide more services in general as well as support for lower income families.
- Bromley council service can't get any worse, cut your managers pay, stop affinity Sutton charging extortionate rents, lower council tax rates meaning people are more likely to pay
- Efficiencies should be used whenever possible and wastage avoided. Auditors should ensure there work is as comprehensive as possible and encourage staff and the public to point out anything to assist.
- No, I do not believe services should be cut but, all non-essential spending should be

reviewed all of the time.

- Remove most manager roles from all departments in the council, starting from the top. Cap the pay in the borough with pay spine and no retention point.

Make all home owner pay the council tax per square metre of floor and land. Tenants to pay for all services they actually use (bin collection...)

- Cut the single person reduction if their income allows this. The services are still being provided (bins have to be emptied, street lighting, roads cleaned, grass cut etc).
- Increase the council tax, on a sliding scale, from people who live in larger houses worth £1m or more.
- Assess the potential for efficiency savings within the council. In simply dealing with various departments as a 'customer' and speaking as a professional process improvement consultant it is clear that there is significant inefficiency in council operations. I would suggest assessing what savings could be available to fund these changes as a first step and potentially implementing a mix of efficiency savings, service cuts and tax increases.
- Any increase in assistance should be funded by offsetting other benefits for the long term unemployed of working age - if they cannot get a job they can give the council their unpaid time / labour cleaning street or clearing litter from parks and public spaces rather than cut any important service, the fresh air would do them good.
- Maybe an internal pay cut could finance this?
- Means test people of retirement age and make them pay Council Tax to a maximum of 100% if their income is over £20,000.
- I believe that Ofsted found £195,000 in the social services bank account at the end of 2015/2016, if areas like this were not granted money they don't spend , it would free up money for the families on benefits that receive no other social funds or help . It also cost 1million to clear cigarette butts from Bromley town centre . As people quit smoking, these areas would not need to be governed with such high spending . Lastly with community policing not being able to do as much as the Met , maybe we could all stop running round after fake crimes and wasting tax payers money.
- Bromley Council is a money wasting machine. Trim it down and make savings.
- I think that pensioners (and I am over 65) can afford a bit more, whereas the real financial hardship is often felt most by younger families.
- The council's website states 'At the beginning of April 2015, the council (excluding schools) held general reserves of £20 million and earmarked reserves which relate to sums set aside for a stated purpose of £100 million. Of the earmarked reserves over half £60 million is set aside for invest to save, support for economic growth and longer term investment in order to generate income to help protect key services. The remaining reserves have been set aside to protect against specific known risks and support investment in future changes in health and social care.' I would like to see the council spend those reserves on protecting the wellbeing of the most vulnerable in our

community, rather than speculating with our jointly raised funds on the property market.

- May all Bromley residents pay something no one should be exempt from paying if on benefits then get a job as I get no help from anyone
- Do we need so many members on the Council all drawing expenses etc.?
- Charge households per working person rather than by 'band' however that is a government requirement.
- Keep cutting costs and don't waste money.... Why not start saving some and investing, eventually having income from these investments to help improve services
- Instead of cutting services steps should be taken to run the services more efficiently
- (1) reduce council expenditure on corporate entertaining; (2) cut salaries of overpaid 'fat cats' at top of the council tree & put savings to better use!; & (3) get value for money out of the companies awarded Contracts for collection of household rubbish/penalise them financially for not doing properly the job they are hired to do - this is mentioned as every week where I live the dustmen leave rotting stinking rubbish on the pavement!! - and the council should follow up complaints re. aforementioned when they are made with the cost of this being charged to the relevant Contractor.
- The council were supposed to reduce the number of Councillors per Ward from 3 to 2. Why are we still carrying 2 per Ward ?
- People who work and earn a living should not have to pay higher taxes
- More fundraising events around the borough, esp during summer and half terms.
- I think the tax should be spent elsewhere - for example health services
- It would be fairer if pensioners were placed on the same scheme
- I would strongly resist cutting services further or using council reserves.
- No more cuts in services. There is a strong feeling that cuts have gone too far and the Council is providing the minimum expected. What are the Reserves? What is the minimum level the Council considers necessary? What eventualities does the Council see when its reserves will be drawn down. Holding large reserves at a time of austerity is not acceptable.
- I also feel that the council needs to be firmer on waste and recycling costs. If residents are receiving assistance then they should have benefit reduced if they do not recycle. I see lots of black sacks and no recycling bins at a lot of residences and ultimately this is increasing council costs in dealing with waste. It is not acceptable for residents to use black waste for all their rubbish rather than appropriately use recycling bins.
- Use of council reserves should only be used in investment opportunities, i.e ones which would generate more council tax (for example helping businesses, or creating jobs), other uses to fill a gap, is a no-no in my opinion because it's a finite reserve

which is needed in case there is an emergency.

Cutting services is therefore the best area to reduce costs. I realise that Bromley has done well at streamlining over the recent years, but unfortunately I don't have much belief that any governmental organisation can actually do this properly. It's common to have badly negotiated contracts, or to cut front line services and penalise council tax payers rather than doing more to reduce bureaucracy and minimise government (it's in the councils interest to grow itself and the power of the executive) so why would you do anything to minimise it, it's anti-logic.

- Increase Council Tax for those that can afford, not those on benefit.
- Might as well completely shut the defunct library services
- You issue a freedom pass to all pensioners. How many actually use them? Could you offer a reward scheme / free prize draw for people who returned them as no longer required?
- There is already a big burden on job and economic conditions of working classes due to Brexit and other uncertainties. So would rather prefer to cut services and at no cost the council taxes be increased for the year.
- I don't think services should be cut. The introduction of speed cameras on certain roads example Beckenham Road could bring in much needed revenue
- A moderate increase in Council Tax to help those in most need is appropriate. However, a stronger collective push from local authorities to stop central government merely "devolving the axe" to local councils is also needed. The fault for this situation ultimately lies with central government starving local government of funds.
- Council support should be reduced and Council Tax should not be increased.
- Reduced funding for council funded leisure centres and libraries and maintaining parks, stop pouring money into developing a new cinema and shopping centre in Bromley and more unnecessary restaurants. Services such as refuse collection, school meals, education services, adult and child social care and health care are fundamental and require more money than is currently given to them.
- I do not think services should be cut as they are quite bad/reduced at the moment already especially in the edges of Bromley council such as Penge. If anything the spending on services should increase.

Increase in the council tax will cause medium income renters and home-seekers/owners in the council move to lower tax councils. This will overall REDUCE the incomes of the council from tax. A lower tax encourages home purchases in the area. I suggest

- use part of the reserves to reduce the increase in the council tax so that the impact above is reduced as much as possible

- provide incentives for home buyers to come to the area in the meantime while the

reserves are used

- improve the means-testing. It is possible that support can be reduced in some cases.

- Reduce level of assistance to 65-70%
- Social services should be cut
- Impose a 10% cut
- Cut bus services every 2nd bus is empty.
Pay £1300 per annum for what???

Have to select my own rubbish have to buy disposable bags for food waste also and pay over £1300 ridiculous!!!

- Ask the people who are on Low Income, what they spend their low income on. Tattoos, nail and hair shops, the pubs, cigarettes, smart phones etc. etc. Why should full payers continue to fund this irresponsible and selfish lifestyle.
- Dependent on level of reserves
- Consider reducing the assistance given to those of retirement age to bring it closer in line with the assistance for those of working age.
- Stop outsourcing as this is short termist and doesn't in fact save money. Also, cut councillors expenses.
- Council tax should be just that, taxes used for local services, not to provide money for social services, supporting minority groups or medical support etc.

The excessive push for Council income to pay for services which should be central Government responsibilities has gone way beyond what council tax was created for leaving us with pot hold roads, growth covered road signs, excessive revenue generating parking costs, rubbish bins overflowing, restrictive and exorbitant planning procedures ect. There will never be enough income until the demands on the local population are reduced and responsibility is passed back to central government, few people find council tax easily affordable out of already taxed income and expecting those paying to pay for others as well is ridiculous.

- It seems unfair that pensioners, who are more protected from economic shocks than people of working age, retain better terms for council tax assistance.
- Tax old people more.
- Everyone should pay their own way and not get 75% support. I suggest getting a third reduction if you need assistance.
- Reduce the number of managers in the Council and pay less to them. It is a disgrace that the council is so top heavy.
- I wonder why all the services are free. How about charging people for services they

use starting with 10%, eventually increasing to 50%, meaning they are still getting 50% discount on service they use other rate payers are still paying them 50% of the cost

- I have worked (in the past) for Local government for a number of years. What I experienced first hand surprised me.

1. The level of ineffectiveness and inefficiency was astounding!

2. It appears the greater the incompetence the greater the promotion.

My view is simple reform Local government from the inside! Clear out the dead wood! Reform the finance model where cost savings are rewarded rather than penalized. Find the money from there for the short and LONG term benefit of residents of Bromley and beyond!

- There are always ways to save money without raising council tax or cutting services. Here is just a sample of what you need to look at before going for the options mentioned. If you have carried out these functions, then be transparent and let the taxpayer know!

*Share back office services

*Look at potential council duplicate payments

*more financial control on corporate credit cards and council expenses

*tackle fraud

*claw back money from benefit cheats

*improve procurement

*utilise your/our reserves

*what is the council tax collection rate - can that be improved

*cut senior pay and share senior staff

*what is the cost of consultants?

- As I live above shops we don't even get the plastic, cans, bottles etc collected and have to use the recycle bins. I don't see why everyone else shouldn't have to use them too and then money can be saved by not having them collected door to door. My council tax isn't discounted because we don't receive those services.
- Money from parking fines can be used to fund.
- Support should not be increased, but if it is then it would have to come from increased Government support - Bromley receives less than other Boroughs & Bromley

Council's incompetence to get this levelled out is startling.

- There are too many people claiming instead of 25%. Put up to 40%
- Make sure all council tax is collected, requiring the pursuit of all those seeking to avoid payment. Obviously I do not have knowledge of the level of unpaid tax or the cost of collecting such tax. It would seem a worthy goal to me.
- Reduce council tax support for retired people. At the moment cuts are hitting younger people, especially parents, much harder. There's already a great deal of support for older people, and you don't really explain why council tax support should favour one age group over another.

Also, I would note that my inclination on the previous question is to increase the *cap* for council tax support, not necessarily to increase the overall level of support.

- Would be useful to know what the council reserves amount to.
- The services have already been cut but for example when the grass verges are cut does it really need 4-5 men to do the job as three of the work men sit in the van and they don't make a fantastic job of it!
- I would like to see income increased by:
 - selling off more Council land eg most of the site by Bromley Council offices including the old flat blocks
 - increasing business rates by taking a more proactive approach to encourage businesses to move from other Boroughs to Bromley and Orpington, as well as by reducing the commercial land being given up to houses
 - increase the income generated from pensioners who are financially secure by reducing the benefits that they are afforded by the Council
- Review Council expenditure and prioritise spending.
- There is still some wasted expenditure or cases where one finds it difficult to justify. For example in the car part at Croft Road (off Station Road West Wickham) you put up a barrier to stop vehicles over a certain height for entering. Then you took the cross member down for some reason and now you have put it up again, There is a beauty/alternative therapies business at the end of the car park - now vans can't enter to make deliveries. Is the barrier just to stop travellers caravans?
- This question is biased in favour of increasing the level of assistance. The question should be what extra services could be obtained if the level of assistance is reduced, e.g. decreasing council tax or increasing services, which would benefit all, not just a few.
- Other - Raise revenue by increasing parking fees and parking fines by 50% across the Borough. Allow local residents to issue parking fine tickets on their streets where parking is very bad, namely BR29ND. This street has become a BMW and Audi car

park and I am sure the owners of these expensive cars can quite easily afford to pay out more cash in order to help the needy within our fine Borough. The level of traffic congestion and generally rude drivers is unsustainable on our small and narrow roads that are quite often used as race tracks for the aforementioned BMW M5 club on our street.

- Services will have to be cut as the council cannot expect people in work who pay full council tax or even pensioners who only get 25% help to keep subsidising more and more benefits/support by raising council tax. There must be much stricter controls on who receives benefits which does not seem to have been in place for a long time and needs a thorough overhaul.
- Reduce staff, reduce salaries, reduce benefits to all claimants other than those that can't help themselves ie very sick, very old and infirm, very young that have no support.
- Where is the option to cut out waste???
- The council should spend reserves. Bromley council are shameful.
- I personally am happy with the level of assistance remaining at 75%. However, if it were to increase, I don't think it should be done by cutting services, which have already suffered drastic cuts.
- I don't think that the Council should increase the level of assistance for working age people from 75%. It should definitely not increase council tax.
- Is there a way of generating income through Council services? Planning team could offer consultancy and advice service that helps plans adhere to requirements, thus plans get approved quicker - this would be a boon for private householders and developers. Set up a gardening service that provides employment opportunities to vulnerable/long-term unemployed - I know some great mental health charities in Bromley who could help set this up. There are other councils doing this. Do you have an income generation team who look at opportunities across the Council? I've been looking at this elsewhere. There are skills, services and knowledge that can be traded. I'm available should you wish to discuss this further (mckay.helen@gmail.com).
- Cut all funding from immigration and asylum
- Ask government for support.
- No increase in council tax or cuts in services should occur. More services should be supported and better supported by the council.
- This is a question of selecting the least worse options. A balance of increasing Council Tax and cutting services is a balance between receiving and paying for services. Reserves are just that and once used the pain will be greater
- Increase / Enforce penalties for offences (e.g. Fly tipping / Litter dropping / illegal parking).

Enforce / Fine bogus claims for council tax relief.

- I would like to see the Council carry out an intensive in-house audit (involving ALL LBB employees) to see where waste / overspending / unnecessary spending can be cut. I went through this procedure when I was working for a huge multi-national private company and it produced a very positive outcome.
- I do not believe council services should be cut nor do I believe Council Taxes should be increased to support those on low incomes. This simply increases the complexity of dealing with the problem of low income.
- I do not think there should be any increase in tax concessions and therefore no impact on the council's services.
- Some services can be reduced.
- It is hard to give a reasoned response when the cost of reducing the CTSS to previous levels was not supplied. I have elected for an increase in Council tax as that would ensure that the funding was in the base budget and would perhaps be palatable to council tax payers as they may well prefer a small weekly increase in the amounts of CT they pay rather than see further cuts to services beyond those already necessary to balance the budget
- It is important that everyone feels ownership for local services and therefore make some financial contribution if they are in work. Creating a minimum level with contributions above being means tested is a sensible solution.
- You do not need so many Councillors and the expenses they enjoy are, in any case, excessive. People used to do it out of a sense of civic duty. Your reserves are too high and you waste money on things like tarmacking side roads that could be held off.
- I think the existing 75% should be maintained. If it is necessary to increase spend I believe the Council should use reserves for a maximum of three years, following which a detailed review of Council spend and funding should be carried out. The three years I have suggested will cover the uncertainties of leaving the EU and also how the Government will fund Councils in future.
- The principle of council tax is flawed the whole scheme must be scrapped and replaced with a scheme that takes into account the person's ability to pay.
- Council must not do any of the above. Instead it will have to look at being a lot more efficient with the money it receives from people, especially both when spending money itself and also when contracting third parties to do things on its behalf.

Specifically around this point, council must improve its ways of identifying those most in need without simplifying the problem based on groups (be it age-related or not).

If Council is truly now in charge of dealing with this, it must change the structure of council benefits and review all cases based on new, improved criteria.

- We have to keep the council services to a good standard.

- Council Tax is high enough now, Services are cut too much already and Reserves are necessary
- Council tax is already too high, regardless of inflation.
- I don't want to see a council tax rise. We don't get much services as it is so there should not be any cuts but there should be more justification and proof from the Council that they are providing services they claim to be providing.
- Cleanse do not cut services to the elderly or those who are trying to manage at home
- I think more assistance should be made for people that are on low/medium income. I'm a single parent and only get 25% off which when cost of living goes up leaves little assistance to single parents
- review and decide what constitutes essential services then reduce non-essential
- The services should be cut only to these working age residents proportionally with the reduction in paid Council Tax.
- Services to THOSE CLAIMING THE BENEFIT should be cut. NOT the services to those who have paid their taxes all their lives.
- I think all sections of society should pay a little more.
- Government should provide the funding
- The level of assistance should remain the same, but eligibility should be fully investigated before assistance is granted.
- Stop planting flowers for starters, cut managers pay, stop selling council land to developers on the cheap and make them pay a proper amount for school places etc when they build new homes.
- Use these sort of consultations to provide budgetary information and options. Eg - we need to fund x amount, this equates to 1) % increase in council tax for everyone else, 2) reduction in number bin collections to once every three weeks, 3) reduction in road maintenance - please choose your preference.
That would give us some say over the choices, and ultimately would make us feel more involved in the decision so therefore more likely to back you when you do make the difficult decision.
Also, you could seek funding from local business and local benefactors who would be willing to contribute to a fund which could help those in need - this could build community and if you offer promote those businesses and individuals, it may make them quite happy too.
- Stop wasting money on giving to causes which could be cut. Stop carrying out repairs to paths when the roads are in a state.
- If claimants cannot make financial contribution in the form of full council tax, council needs to find other ways for them to be able to contribute and look at a model that saves enough money to be able to keep funding for support.

- I would suggest capping wage increases in council officials income at 1% if not frozen. Also reducing the cost of private companies that are being used to the detriment of local residence. Take more services back in house.
- 1. Get rid of some managers.
- 2. Stop people "retiring" on redundancy packages and then coming back to work for the Council in ANY capacity.
- 3. Everybody knows that staff rarely work to minimum retirement age, they all seem to find a way out early, either through dodgy redundancy or being signed off long term sick (on full pay for 6 months) and then retired off. I don't know of ANYBODY in public service who actually has worked to 60! It is a disgrace and it needs to be stopped!
- Increase in Council tax and also using some of the reserves.
- Stop employing outside agency's and use the staff it has already
- That's what reserves are for so use them when needed. People already pay enough in taxes etc, why punish them again when they have already paid theirs and then we get hit again
- Services need to be increased not cut!
- I do not want the services of the council to be cut. I am happy to pay more council tax if required. Using Council reserves for this situation seems absurd. My first suggestion remains: working age people to pay more.
- I think the first thing to look at is whether services are provided efficiently, could savings be made without damaging the service given. Does the council get good value for money from people and providers/suppliers and subcontractors?
- Reduce their support to 50%
- I can never for the life of me understand why people working in the public sector should be entitled to generous pensions paid for in the main by Council Tax payers and taxpayers in general. Fair enough when there was once a sizeable disparity in what you could earn between the private and public sectors in favour of the former but now the situation has been reversed and jobs in the private sector are far more difficult to come by, less secure and less well paid, so what's the justification (other than having aggressive and uncompromising Union support)!!

Also, I have lived in private rental accommodation now for 15 years, this flat when I moved in was worth about 85k in 2001 and is now worth around 250k. During this time the Council has paid well over 100k through benefits to a private landlord. I've had no real problems with the place in that time, so why aren't the Council providing the function of these private landlords as they used to, it's clearly a no brainer financially, the Council Tax payers in my case would now have a valuable and appreciating asset on their books which could effectively be housing benefit free (answers on a postcard)!!

- This Council has excessive reserves that could be reduced.
- I am a single parent on low income and have got myself into debt I also suffer server mental health and it has out about of presser on my health.
- Increase council tax for those in the highest 2 bands. Decrease spending on some gardening type jobs such as lawn cutting (this seems too frequent). Use a small % of reserves. If possible, use people involved in serving community service sentences to do general d-i-y jobs and cleaning jobs in the borough.

Q3 The Council has a hardship fun of £100,000 to protect the most vulnerable. This is to provide extra help to residents who are experiencing exceptional financial hardship and are unable to pay their Council Tax. Do you agree that there should be a hardship fund? Do you agree the level of funding at £100,000 is correct? If you disagree please write you answer here:

- Too many millions in the reserves
- Insufficient for numbers involved.
- I agree a fund should exist, however the circumstances should be exceptional. all claimants should be means tested and not own more than 1 property. it also should not be "on going" but mainly for anyone on hard times. If anyone commits fraud it should be repaid in full plus a heavy fine.
- there should be more money available to the people of Bromley. I believe there is about 250,000 people living in the borough whilst some people are well off some people who are poor need help
- But you must investigate thoroughly there is true hardship. I struggle all the time - never take hand-outs. I do not agree in my money assisting lazy or people avoiding work!
- I guess it is sufficient. I don't know how many people claim from it to fully understand if it is sufficient
- I would need more information to make an informed decision about the level of funding. How much of that is used per annum? How many people use it? Are people declined because funding is too low? This consultation is flawed in the amount of information provided here.
- There should be more; whilst this borough is a middle class area, there is a growing disparity between the haves and have nots. Poverty for the poor is increasing. The climb to improve ones self is getting longer harder and there is lack of hope and help.
- you could increase funding by using your huge revenue from parking charges to complement it !
- financial genuine hardship I agree but there are people out there getting benefits working and we're all paying for them. so genuine people. but I realise some of theses

people will always get away with it.

- Is £100k enough difficult to make an informed comment as you have not explained how the £100k figure was arrived at and why the council thinks this adequate. More information please.
- The fund should only be used for residents who have lived and paid council tax in BCC area for a minimum of 5 years
- I agree, provided the people receiving it are genuinely in need and not just sponging off the state.
- Should be enough to help all people struggling financially, council tax is too high.
- How would I know this - Do you agree the level of funding at £100,000 is correct?
- If in receipt of benefits they should be able to manage their own money if they can't pay a full allowance should be given.
- I cannot say whether funding at £100,000 is correct, but agree that a hardship fund should be available for people unable to pay their council tax or rent etc. because of sanctions that seem to happen more and more now.
- I have no knowledge how the fund is used or who benefits but £100,00 seems a bit low. An extra £20,00 to ensure some groups like care leavers are supported indefinitely (especially those in apprentices or low wage.
- You have to put this figure into context right. Personally £1000K is a lot, to my employer it is tiny. This is a stupid question and one that you should not be asking
- This is open to abuse in the same way that people claim housing and other benefits and should reflect the true vulnerability of the recipient.
- It should not have a limit it should be the amount that is needed based on need of each individual. It should also be easier to apply for
- I disagree because my father became disabled and there was no assistance offered to him because 'funding was limited', it is simply not good enough that directors at Bromley Council are paid approximately £122k for doing absolutely nothing (experienced this time and time again), yet hardship funds for local people who are in dire need are minimal.
- The Council can run charity donation / fund promotions to increase it to £200,000. This can run in parallel with 'Park/Amenities/Libraries' upgrade funds/donations call. Residents can choose how much or what proportion can go to the above 2 options.

This will be seen favourably as it balances a 'Something for others [Hardship fund]' against a 'Something for me/all [Park/Golf Course uplift]'

- This seems very low, but without further information as to who qualifies and how, it's an impossible question to answer

- Difficult to comment as I am not aware of the level to which the hardship fund is utilised each year or how much £100,000 is in proportion to council tax revenue
- Personal responsibility means people should manage their own affairs and not be dependency culture.
- Any hardship funds should ONLY be for long standing British taxpayers who have worked all their lives and contributed to our system. I am 63 and on my own and can NEVER afford to stop working, I will have to work until I die ...we have been left at the bottom of the pile when in fact I have paid tax for the past 47 years, I rent privately at an extortionate rent but get no help whatsoever
- I think it should be a lot more maybe as much as five times more.
- It should be more.
- But hard to answer without knowing historic demand.
- I do not have enough information to answer this.
- How can one make a judgement without any details on how much of this is used every year, and how many households benefit or do not?
- I would suggest that underpayments are paid with a loan that is aligned with the person concerned and not covered under hardship unless extreme circumstances apply. The main reason is that people need to take responsibility for their own lives and not rely on others so heavily.
- Maybe better to set it as a defined %age of budgets or expected receipts?
- I don't agree with a cap. The elderly and those legitimately unable to fund their own council tax through no fault of their own should be entitled to assistance.
- It should be a percentage of Council Income
- That sum will be a drop in the ocean!
- £100,000 seems like a very small provision (it's about 30p per person in the borough). It would be useful if you provided a link to statistics on the use of this fund in previous years (number of claims, amount claimed, whether it was exhausted, proportion of people in danger of needing to use the fund in any month etc etc) as it's very difficult to judge whether the fund is anywhere near adequate without knowing anything about how heavily it has been used in previous years.
- Without understanding the need in the borough and knowing the genuine demand for this fund I cannot say whether the level is correct or not.
- Given the scale of losses faced by claimants, this level simply could not provide adequate compensation.
- If there is an effective Council Tax Benefit system, why do you need a hardship fund? Put your efforts into creating a robust Benefits system, you'll have £100K to invest in the people of the borough in some other way, youth programmes that provide better

access to employment? Council led, community driven after school clubs for school children which allow parents to work?

- Why not raise it? There are plenty of tax payers who could help fund a significant increase in this well-off borough.
- It's better to invest money into motivation of these people - to teach them skills and make them contribute to the society later on
- It's impossible to judge for an ordinary citizen, as I don't know how much call there is on the hardship fund.
- must more to help poor people
- Council should provide statistical information to answer this question. How many vulnerable families do we have in Bromley? Why are they vulnerable at first place? Just by increasing or decreasing funding isn't going to solve underlying problem.
- It should reflect the need of residents.
- Reduce it to only the most vulnerable.
- I have doubts as to how scientific this find is. If this is the 5 year average then fine, if not who knows what it should be
- Everyone should pay their way.
- It's not helping I've got debt
- Should be more money available. I am proof that not all people that work are better off. I have a really good job but I am still struggling to make ends meet as I am the only family member that is earning. A family of four, includes two teenagers who are in effect adults it's very hard to survive each month, relying on a large overdraft facility, without this I would be sliding into to further debt.
- It should be 10,000
- I have no idea to be honest - 100k doesn't sound like much in the scheme of things.
- It's too much. It should only be given in extreme cases.
- £100,000 seems insufficient- what is the basis of the calculation?
- How is it possible to answer question 2 when I don't know how many residents this could affect / have no other data?
- Why £100,000 ... Is that per family or for the whole of Bromley - is this very unclear
- Difficult to assess without a clear understanding of specific extent of needs in the borough.
- This question is meaningless given data on how many considered most vulnerable is not made available on this form. Further details such as how often is this "topped up", how much is spent per year and so on are also not available. On paper, £100k seems

small but there is insufficient information on this question to lead to an informed response.

- It all depends how many people are experiencing financial hardship.
- If this amount has been exhausted in previous years, then it should be increased, possibly by 100%
- I have no idea of whether £100,000 is correct as I have no data on what support is actually needed for people experiencing hardship. The actual amount of "need" might well be far more than a total of £100,000.
- I do not have enough information to make a reasonable assessment.
- A hardship fund of £100,000 would appear to be rather small. The council should seek to increase the size of the fund by at least 2x.
- People can and do abuse such a scheme
- I work full time and I struggle every month, I'm in the process of being declared bankrupt, for people who can't work and need essential items there should be more assistance
- I do not have sufficient information to agree or disagree with the funding level.
- Need more information on how often this is used.
- Obviously it should be MUCH MORE
- Without information on how much of this is used per year against the number applying it is difficult to comment on this. I have to assume this is not enough to be asked to comment.
- £100,000 seems a very small figure, as Bromley's population is over 300,000, meaning this is the equivalent of each resident contributing less than 30p towards the most vulnerable.
- Unfortunately you do not specify whether the fund is £100,000 in total or whether it is Per case. In any event the fund should be increased substantially, through increasing Council Tax. Most people I know in Bromley can easily afford it, including myself.
- The level of funding should be at least 200,000
- I can't answer this without knowing the average number of people who experience exceptional hardship.
- The correct level should be just sufficient to cover exceptional financial hardship for the whole financial year without an upper limit. To make this work the definition of "exceptional financial hardship" must be clear to ensure fairness.
- People can easily fall into a poverty trap if they or a family member lose their job or health.
National Benefits can be hard to come by, and are easily forfeited.

This level of funding seems low given the size of the Borough.

- I think the sum available should be flexible, in either direction, so as to meet the need whatever happens
- I am not sure the funding should be used for council tax, I would prefer it to be used for essential services like water and or food banks before council tax. Council tax should be put on hold for a few month, and a payment plan devised once work has been found.
- You really need to define exceptional financial hardship for me to answer - maybe £100k is enough maybe £150k would be more realistic - I need more information to answer that.
- Difficult to answer this question as have no knowledge as to past funding.
- If it only goes to those genuine cases it would not need to be this much
- Without knowledge of the number of people likely to require assistance etc. I cannot comment on the required level
- It should be slightly higher with savings from levying tax against rich pensioners.
- You are offering people a get out of jail free card. If they fall into hardship they do it after some months of knowing, therefore it should be harder to get hold of that money thus needing a smaller pot to offer out .
- Hardship fund should be as large as possible.
- I gave answered "no" because I have no measure to allow a sensible answer. My answer would be "as much as is necessary to avoid severe hardship". I assume this would be more and would wish council tax increased to make up the deficit.
- I have no idea how many people know about it and what their needs are. The amount might depend on whether it is over-subscribed or not. It sounds substantial enough to be worthwhile and serious.
- Slightly raise to cater for a potential increase in hardships following a reduction in Council support
- It only gets abused
- How can I answer this when i don't know how many people are in need of support? This could be too high or conversely too low. What is the average per head of adult Bromley population?
- I do not know the fund is set-up and what the £100,000 relates to, how it is used and whether that amount is per year. So I cannot really answer the above question.
- I don't really know what the 100,000 covers or needs to cover so I'm not sure on this one
- I don't see the logic of having income limits for beneficiaries yet have a global limit. But

then you don't state the rules for how much each successful claimant will receive. Presumably the more successful claimants the less they each receive which defeats the objective

- Council tax should be paid at the same rate by all residents of the borough. Full stop.
- Funding should come out of annual income not a fund set up for that purpose. In due course the fund builds up and just adds to already bloated reserves.
- Quite sure the people who are after this get enough already from the state
- A hardship fund seems to benefit those that make poor choices at the cost of those who make the right choices. An alternative in exceptional circumstances would be to allow someone to postpone payments due to hardship, but those would need spreading over future payments with no interest charged.
- Every case should be taken on its merits therefore it is unfair to set a fund figure at a precise amount. A formula for deciding hardship is better than a finite figure and fairer to all.
- In the current economy thousands upon thousands of families are struggling to even keep a roof over their head and food on the table, let alone having to worry about being taken to court over council tax arrears.

I cite my mother as an example. She raised four children, the last of which she was forced to do on benefits after her marriage broke down. On benefits mostly everything was paid for her, including her council tax. She has now CHOSEN to go back to work, instead of living off the tax-payer and since doing so has accumulated debts of over £5,000, because she has lost so many discounts and assistance.

I have moved out of home and live on benefits (ESA and DLA) which has not been my choice. Due to the nature and stress of my job I developed a very complicated and debilitating disease, to go along side with the nerve damage I already had in my spine. This means my council tax is heavily subsidised by your council tax support services, however someone who has chosen to go back to work, to contribute to society and avoid becoming "another statistic" struggles to maintain even her most basic bills, is not entitled to any help by yourselves, not is allowed access to this fund.

I believe this amount should be increased to help all families who are living effectively in poverty, or below the national minimum/average wage. The criteria should also be redefined, to allow working families who's cash flow ingress, greatly exceeds the egress, which will allow those with children to actually give them access to things every family should be able to do at least every 5 - 10 years, such as go on holiday and take some time away from constant day to day working.

I overworked myself to a point where my health is so bad that at the age of 26 I require a wheelchair/mobility scooter, if I am going much further than three houses away, and I don't believe other people should ever be in the situation I am, deeply depressed every day wanting to go back to work and earn a good wage, instead of living hand to mouth off of the state.

- £100,000 is not a lot of money, so seems low. I would like reform on where the hardship fund is used to help people, so more money is given to the right people rather than dishing it out to the best made up sob story.
- There should be no safety net
- 500,000
- benefits should be centralised and means tested
- more as many people experience hardship, eg 200 000
- It should meet criteria of need, rather than be subject to a limit. It is not just if some needy people get nothing just because outgoings have reached the limit.
- There should not be a hardship fund, it should be used for the benefit of all now.
- While i think the number is overall reasonable it is not possible to know if is correct. What is the amount of those who require it and how is it shared amongst them?
- Should help the old people.
- Any hardship assistance should be at a national level to even out the pain.
- Don't understand £100.000 for funding per year or month for everybody or one household.

You are never specific never give proper explanation and don't communicate clearly.

All I know is that working class people works hard every day to contribute but get back nothing! I am single and struggling save £100 maybe £200 a month, is that such a big money to be jealous for from another person? Pay this pay that no benefit and maybe save £100 or £150 if no need to spend for any emergency. No benefit for us single hardworking people just to contribute to the country that's sad!

- It should be £50,000
- Is this a sop to people who cannot budget their expenses within their income, or a safety back-stop for really meritorious cases? No arguments in that respect supplied so I oppose it.
- Hard to comment without more detail
- Not possible to make a judgement unless there is further data. Is this random, round number correct? Who knows, poor choice of question.
- Again - I'm against benefits - unless it is a very temporary (one or 2 months max)
- Seems too low but not aware what the calls have been on the fund. It should be sufficient to help all those in need of it
- £50000 sufficient to cover most extreme cases

- How can any ordinary resident of Bromley possibly know whether £100,000 is the right sum for the hardship fund? I have no idea how you spend it, how many residents might be in "exceptional hardship", or what the definition of "exceptional hardship" even is.

This consultation is a meaningless exercise designed to give the council something to hide behind when it is forced to make difficult decisions that are likely to be unpopular with a large number of residents whatever the outcome. Those of you who stood for election asked us to give you the responsibility for these decisions, so take responsibility. Please make a reasoned decision based on your own knowledge, expertise, and advice, and then explain it to us with the courage of your convictions. Do not set up some meaningless online survey so that at a later date when challenged on the tough decisions you have taken you can hide behind some veneer of a democratic mandate by referring to the results of the "consultation".

- It sounds a little low, but then I haven't seen any data as to how many people this is intended to support and for how long.
- This amount should be increased to protect the most vulnerable especially because of any future uncertainty due to Brexit
- Should be raised to £175K
- There should not be the need for a hardship fund. The support to be for the entire amounts as was before.
- I don't know how many people need support so how can I agree or disagree with a figure
- It needs to be increased to £200,000
- Without knowing how often the hardship fund has been used it's difficult to put a figure on the amount but I suspect it should be higher,,,,,say £200,000.
- As stated tax should be at an affordable level for everyone, a fund for the VERY exceptional yes.
- There are far more people on low income, who need help from the government they elect.
- I think this figure would barely touch the surface of assistance required
- If the £100k is for the whole borough of 300k people, that's around 33p per person per year. That seems tiny, and I'd have thought a more substantial fund would be prudent, particularly in uncertain economic times like these, where need can increase rapidly. Good that a fund exists though - although I guess the aim should be that nobody needs to use it.
- Life is tough get on with it.
- £100,000 is insufficient to meet the increasing needs of those who are suffering from,

for example, increased cost of care for the elderly. Raise it to £500,000.

- It depends on how many people require this, it cannot be a finite sum
- It needs to increase. It is nowhere near enough. If you have no income how are you supposed to feed and clothe your family and pay council tax???
- The hardship fund should be maintained at £100k as long as the existing level of support is reduced from 75%.
- I believe there should be no hardship fund.
- There should be a higher amount as an accurate prediction of residents that will need help is unlikely.
- Difficult to know how many claimant there are? What is the definition of vulnerable, how many other benefits are they claiming?
- I do not have a view of what the correct level is. However it should be variable depending on the economic conditions.
- It should be higher than £100,000.
- You don't need that sort of amount to live.
- £100,000 seems a little low if I've understood it correctly that this can be shared between all the vulnerable. I've not worked out the maths though and don't know how this fund is dipped into as and when necessary.
- I have no idea how many people are involved and what amount per head is need. Not a good question.
- It should be more plus we should know about it. When I have been late with a payment I was threatened with court action, not informed that this hardship fund was available.
- The figure is meaningless, how many people would this help?
- There should not be a limit, some may need more, some may need less. Determining the right people get it is more important
- The fund should be as minimal as possible. People should manage their own finances better so they can pay their full local and national tax contribution. The only exception should be those who cannot due to old age or true and significant physical or mental disability ie not caused through lifestyle choice, of themselves or dependents
- Could be more?
- Without knowing the detail of the scheme, this feels a very low sum for a borough the size of Bromley.
- Statutory benefits, Universal Credit/JSA/Housing Benefit/Local Housing Allowance should protect the most vulnerable.

- Is this hardship fund to make up temporary shortfalls, while council tax support is for longer-term difficulties? Could one person get support from both schemes? What counts as hardship?
I'm not sure I'm able to answer this question fully at the moment. It would be good if you included links to your design, policy and finance documents alongside these questions, in case we need more detail than just the summaries.
- This is too small an amount considering the population of the Borough. As you haven't provided statistics to show the adequacy or otherwise of this in the past, I am compelled to take this position.
- This isn't a lot of money. I would have expected this to be much higher but it's hard to put a number on this without a context of the Council's budget and an idea of how many people access this money and when. The amount should be uncapped because what would happen if everyone needed it? Also is the £100,000 an annual number? Who designed this questionnaire is not helping the customer...
- Only because I don't trust that any consistent in-depth checking is done as to what constitutes 'vulnerable'. A jobless drunk, who's already been given priority housing, sitting on his garden wall smoking every day is not my idea of vulnerable - if he receives such a substantial amount of other benefits, on top of free housing, that he can afford to burn so much, then he should have it withheld & paid in Council Tax. When I needed Jobseekers' Allowance after my employer closed down, the amount was paltry & I got no help with Council Tax. What sort of criteria are in place to define 'hardship'?
- Life is not fair. Pay your own share
- The hardship fund needs to be set at a level sufficient to meet foreseeable demand on it plus a contingency.
- The number of support systems in place to assist with hardship should be reduced. Leave it to the welfare system to administer and do not tie up Council resources in administering yet another fund. I believe in the Universal Benefit system.
- The fund should be slowly reduced each year and advice given to the needy on how they themselves can turn around their misfortune, i.e. a visit to the local CAB would help them out massively. I am assuming the needy in question do not drink alcohol, own a car or smoke which of course would eat into the fund rapidly.
- Although I agree I have no idea of the likely requirement and no knowledge of how much of this contingency has been used in the past.
- The hardship fund should only be available to people who have been resident of Bromley for 5 years.
- What is regarded as 'exceptional financial hardship'. I think that should be made clear, again it comes back to what residents in receipt of benefits actually spend their income (low or otherwise) and/or benefits before paying out for essentials as full paying residents have to.

- How could we know what it should be. How many people are vulnerable ???
- I agree that there should be hardship fund to protect the most vulnerable but cannot express an opinion as to the level of funding because I have no idea how many people require assistance. Everybody has a responsibility to ensure that nobody is left hungry or in need of shelter. This particular charity, however, should not extend from Bromley's coffers to cover the huge wave of immigrants from abroad.
- Yes and no. It needs to be as big as needs require. I'm sure it always falls short. In an ideal world you wouldn't have a hardship fund because no one would be in dire straits (not the band). I'm also sure that you don't have £10,000,000 kicking around spare so £100,000 will have to suffice.
- Depends entirely on the method of calculations
- The hardship fund should only be offered if applicants meet very strict criteria. 100.000 pounds is too much per annum even as a one off. A maximum number of funds that can be offered without other council impact should be set.
- I suggest reducing the hardship fund by 50% and applying strict criteria before awarding residents. Unannounced home visits for example.
- Re. my answer to question 2: Obviously you have a much greater idea of the amount needed. It seems a lot to me but I have no clue as to the number of claimants. If you decide this amount is insufficient, I'm happy to take your word for it!
- The level should be whatever is required to fully fund the scheme
- Again, it is a matter of priorities. A lot of people should look at what is a 'necessity' and prepare accordingly.
- Impossible for me to make a determination as to whether £100k is appropriate
- If someone is in dire financial need they will need more than just their Council tax paid. This is a Social Services problem.
- Don't have statistics or comparison to make a valued comment if this fund is adequate or if we need additional funding.
- I can't get hardship because I work even though I have kids and arrears
- If it's already dis counted and they are given money, they should have money for the tax as working people do
- Hard to answer this question without knowing the demands on the service. I think Council tax should be more progressive then it currently is so i wouldn't object to paying a little more in order to support those in real need.
- It should be increased to £1,000,000
- Difficult to comment on whether the level of funding (£100k) is correct or not without having supporting information i.e. what has been spent in previous years, number of

individuals assisted, projections for next year etc.

- I am unable to assess the level of hardship fund without historical data showing the level of support previously requested from the most vulnerable residents.
- The hardship fund should be put towards education and work based skill training.
- £100,000 is not enough.
- £100,000 is insufficient to help the many people requiring assistance with basic needs that their benefits cannot fund, such as basic furniture needs. However, I appreciate that determining a reasonable amount is also difficult; much like determining the ideal level of funding for the NHS
- The amount seems low given the population in the Borough. If I assume the average Tax Bill of £1000 the fund would be exhausted with only 100 households.
- You are encouraging and fostering a benefits mentality and culture.
- I don't know because you have given no indication as to what amount of this fund was drawn on in the last year but it does appear a bit low.
- I have said yes without knowing the extent of the problem. If this amount is adequate at the moment, it should be maintained.
- Why have any fund at all??
- I don't have enough information on demand for hardship fund payments to know if this is sufficient. I think the amount of the fund should be based on known demand from previous years and what is known about demographic changes - for example, increased deprivation such as more single parent or wage-less households.
- The number is wholly arbitrary and takes no account of the number of people facing 'hardship'. Who defines 'hardship' and how do you arrive at the amount of £100,000?
- Reduce the amount by half
- That is not enough if the amount of funding was raised the eligibility of those applying will widen. I think that the council has an obligation to help as many people as it can without the hindrance of funding.
- Make it a 3 month 'once only' deal. LBB will pay council tax for 3 months for residents in dire need. But once and once only per family, not per address. Stringent checks to be applied.
- I have no facts and figures but because this is a nice, round number, I doubt it relates to the actual needs of people. I think helping people has been fitted around this number so am interested to know what criteria had to be set not to exceed this number in helping families going through difficult times.
- Given the population of the Bromley Council area, £100,000 seems too small an amount to me.

- It depends on how many people you are supporting. I hope you don't mean that you give £100,000 per person per year. I assume from the title that these would be one-off payments to claimants and may be in addition to any benefits they currently receive. The Hardship Fund should be (and perhaps is) used on a case-by-case basis.
- The level of the fund is ridiculously low. The scheme in place currently penalises working age taxpayers who are facing financial difficulties and is unfair when retired people such as myself who are generally financially better off in retirement than when they were working. It is about time that working age taxpayers are treated more fairly.
- We need historical data in order to understand the level hardship experienced by claimants.
- How is this typically spent?
- It is impossible to answer this without knowing how much has been called upon in the past to be utilised, what is the current level of vulnerable individuals in the borough who would require help?
- Needs to be more for people in hardship in these terrible times of austerity.
- This depends upon the amount of people and if the funding amount is enough.
- Section 13A can be used to supplement the £100k if necessary
- £250,000
- You haven't defined "exceptional financial hardship" so difficult to answer but £100k sounds too low.
- There should be no hardship fund, we as a family have gone through tough times but have not claimed benefits but worked harder to get better paid jobs.
- It should be reduced to £50,000.
- over simplification. The hardship fund (as you call it) covers more than just CT. Is fund always empty by 6 m point or later or??? Anyway fund does not cover 2 years of CT for an individual if I recall correctly it just does one at most.
- £100,000 sounds too low. I would have thought £250,000 would be more appropriate although the increase in the hardship fund would have to be phased in gradually.
- £1m
- The Council is responsible for the local administration and not for charity. As such the Council is responsible to enforce collection of Council Tax from all residents rather than funding delayed payments.
- This does not seem very much of a hardship fund but perhaps Bromley has few residents that need the availability of a such a fund.
- the level of hardship fund should be much higher, families are having to decide whether to buy food or get taken to court for falling behind with council tax payments its

degrading and disgusting.

- £100,000 does not seem very much for so many people in a large area like Bromley.
- Working people have to make the money to pay their council tax and have no hardship fund so why should there be one for those that do not work
- It should be reduced or removed.
- It is difficult to comment on whether this is the appropriate level of funding without information on anticipated needs & demands.
- I do not think the fund is large enough to cope with future difficulties.
- Has the current fund of £100K been sufficient to deal with all the extra help requests? if not, it has to be increased.
- I feel the safety net should be doubled to allow for the most vulnerable members of society in the borough.
- Depends on criteria of most vulnerable
- Council should support the residents with genuine hardship challenges, in current economic climate it is possible for more residents to require support. I think £100000 is not enough to provide support to all. Council can always increase the fund and ask residents to pay back when their hardship period is over.
- The hardship fund level is far lower than is needed and extremely difficult to get help from so is NOT being used for those who are in hardship and thus earning interest sitting in the bank account.
- It should be higher than that and it should be used to supplement people in the ESA Support Group. Much is made of "Working Age Adults", but what if those adults are unable to EVER be able to work on health grounds, as assessed by DWP?
- The fund is usually used up during the first half of the year leaving none left of the remainder of the year. This shows how much hardship there is in the borough.
- how can the average council tax payer know if the amount is correct, without Much more information, maybe £100,001 is correct??
- Only "genuine" hardship should be covered. Unfortunately, there are far too many claiming benefits who do not need them
- It doesn't sound a lot I am sure there is great demand for this fund
- Isn't that loads for one person/family...?
- Well, was the amount fully used in the last year for which you have figures? then up it by 25%. If it wasn't fully used - why wasn't it?
- This seems a little low, but I would be interested if other similar Boroughs used this figure.

- A "hardship fund" should be funded to eliminate hardship.
- Hard to know right level without appropriate statistics, but just going on population of borough I suspect it is too low.
- I have no idea - what sort of percentage of council funds is this, what has been the level of funding been in previous years, how can I answer a question about which I have absolutely no information to make an informed relevant choice?
- Given the size of the Borough, the size of the fund seems very modest. On the other hand, without knowing more demographic detail, it's impossible to make an informed response.
- I am a pensioner, I receive no benefits. I do receive the 25% reduction for living alone. I know nothing about quote " the scheme does not apply to retirement age pensioners who continue to receive the same level of support" £100,00 is not an amount that will go very far.
- Without knowing the circumstances of the residents who draw on this fund and the figures involved it's difficult to comment on this, but inevitably there will be many people out there who will find paying Council Tax a lesser priority than putting food on the table and this problem will have been exacerbated by both the recent reductions in Council Tax support and economic factors in general, near zero interest rates for savers for instance who were/are dependent on that interest to survive. Looking at my own Council Tax bill of approx £225 on a Band C (1 bed flat) it would only take around 450 of me and far less with higher Bands and those not even receiving CTS to use up this fund, instinctively it doesn't sound enough, but I cannot be sure without more information.
- £100,000 seems grossly inadequate for an entire borough. If people are genuinely in financial hardship, there should be no reason why they should be charged council tax at all.
- I think for people like myself it is too much money from us.

Q4 Are there any other changes you would like to see to the Council Tax Support Scheme 2017/18 or general comments regarding CTS?

- Difficulty contacting speaking to council tax department.
- CTS funds to build more accommodation instead of commercial buildings in Bromley as more and more persons are working from home earning fortunes & you always just keep taking & making life for me very hard because I have a criminal record of mental issues. Try tax the church they own much land and wealth and your money making schemes which you know is also criminal. Go pray on Sunday instead of going to salt & pepper for meals.
- Flowers look nice but are not necessary.
- More care taken of elderly & disabled.

- I don't know enough about CTS to comment
- I would like to see a scheme whereby if a claimants circumstances change i.e. a lottery win, an inheritance or the unlikelihood of them getting highly paid work - that the support is treated like a student loan and paid back. I also feel strongly that nobody should remain long term on any such support. even those with disabilities manage to do "feedback" etc. and could easily do computer work but chose not to bother
- As I have said in previous answers, I should receive full support because I am on low income.
should support people like me because in the past have paid full council tax.
- The CTS should be means tested before assistance is given to protect the most vulnerable
- As above & lots more when you use a disability scooter you see and feel so much neglect on pavements.
- I have no information at all regarding CTS so how can I comment otherwise? Why do we have councillors supposedly acting on our behalf of the populace?
- I suggest the councillors strap a set on and take these decision's that we elect them for. We have not been provided any meaningful data in which to base this advice or reply's on!
- Continue to taper off discounts towards a maximum of 50%
- An another matter - the council ought to look into so called residents that have two properties! Every resident should show proof of who they are benefit entitlement and proof that they are divorced separated
- Bring back all the services that you are stopping I like to read a book at times soon there will be no where to go to do that.
- I would like to have more information with the demographic of those receiving cts and how many claimants there are in the LBB. I think this information should be given in any future consultations to further inform residents knowledge and allow more informed answers.
- Help for working families by subsidising by increase for all - or not increasing at all.
- I would like to stop getting threatening letters every 3 months accusing me of fraud with regard to my CTS claim. I keep supplying the information requested, yet a few months later get another letter. This wastes a hell of a lot of money (although I believe catching fraud is important, recurring accusations are a waste of time and money)
- Admit to their mistakes! Some times they get a lot of people into debt for no reason
- I am most grateful for the help the council gives me. I am a affinity Sutton tenant the grounds around me are kept lovely. The dustbin men are regular and helpful it must be hard up for you this country is so over crowded you do a good job just as you are. From Iris Gavin
- The wealthier should pay a lot more it should be based on earnings not on size of home etc. as some people are house and land secure- but not financially that secure.
No doubt that this "consultation" is just a formality - Looks good on paper following a

procedure etc. -but in reality choices have already been made. That's how much the public thinks of this - consultation is a waste of money!

- Old age pensioners who are just above level of receiving any financial help are at a disadvantage. More funding or allowance should be given via council tax relief.
- People with true disabilities should be exempt from council tax especially people with disabled children or on benefits. Most people do not want to be on benefits they would prefer to working so why penalise them when they can't survive on what the state pays them?
- Rubbish collection weekly. Elderly taken care of better then all these youngsters should be working.
Make all that claim job seekers help 4 hrs a day with council support. I.E. collecting household rubbish clearing snow in the winter. No help no benefits.
- Parking facilities for the over 90's
- The central could action in cutting funding + then devolving responsibility to the 400+ local authorities means yet another "postcode lottery" for citizens of the UK and a widening of the gap between the 5% at the top and the rest of us! Just a comment but one the LGA should be fighting against.
- This scheme should be for residents who have historically paid council tax and have fallen on hard time and they should have paid their council tax for a min of 5 years. Help your local community first!!
- As you imply this is an extremely contentious subject which I do not feel in a position to answer. I would be content to leave this subject to the local councillors.
- Support for our ex serving forces personal should be remembered.
- Graded charges dependent on income
- CTS is a valuable resource to those who really need it and should continue, but it would be good to be assured that assessments of need are thorough.
- I think it is admirable that you provide support for the elderly who are often alone and probably worried how they will be able to afford it otherwise. This should remain and also for disabled people. However, there are a lot of people who are cheating the system and using up the funds that should go to the most vulnerable.
- Not enough said about help, I didn't know until housing association told me!!!
- I am thoroughly fed up with constant bombardment of letters from Bromley council during a benefit claim process for help with my council tax I.e. sending me 3/4 letters on the same day, then followed by another 2 letters the following day. It is too much to take in, even for the more literate of people like myself. I am fed up with benefit notifications being finally awarded then within a couple of weeks Bromley council open up the claim again and send a revised letter telling me my Council tax amount has increased!! I am fed up with the many mistakes leading to large overpayments which Bromley Council demand is paid back immediately when it's their fault; followed by threatening letters of court action!

- Council tax went up quite a bit this April, people on fixed income have to find the extra which in the end leaves people vulnerable and looking for food banks or losing their homes.
- I think council tax support is an important scheme that low paid or unwaged residents are not put under further economic hardship.
- I would like to ensure that the vulnerable receiving CTS are truly genuine - I've seen are too many folk not 'pulling their weight' when they could do more for themselves. Seems life for some has been made too easy while the rest work hard to try to do their best.
- None. I believe in supporting those in society who are in genuine need of support. A helping hand where needed may prevent issues such as poor health / mental health for example prevention is better than cure and there are such things as false economies!

PS Thank you for giving council tax payers a voice. Well Done!

- Council need to explain how this fund is being used and who can apply.
- To make necessary check before awarding people with support
- To be fair you have not really told us much about the CTS, I didn't even know it existed until you sent this letter, though if you want my opinion then tell me more about it and I will be happy to provide once. Benefits are a good thing!! They should be there to help those that need the help those in need. To support those when times are hard. I regularly volunteer those that need help. I pay a lot of tax as it is and I do feel I don't get my money's worth from the council services. but others do so I am ok with that. Just stop asking for more from us.
- I feel 25% is rather high though I do agree that everyone should chip in regardless.
- Exemptions for people with disabilities and disregards for new employees after a period of unemployment
- It ought to be directly linked to my benefits automatically discounted council tax discount allowance.
- It ought to be directly linked to my benefit claim including council tax discount.
- I think the scheme should remain broadly the same as the last few years. I think all properties should be responsible for at least 25% of their council tax. I think this should apply to all residents because the disparity between generations has become too extreme.
- The CTS criteria should not be so stringent and limited to those on low incomes and single people living alone. Allowances should be made for struggling families who can show that they have been significantly affected by sudden onsets of disability.
- It should be restricted to those who are unable to work. Those who are capable should be encouraged and helped to find work which could increase the amount of council tax they are able to pay. Those working in low income jobs should also be supported.
- Try to stop subsidising scroungers.

- Only to Long standing British tax payers only who have always worked hard and paid into the system.
- Disabled people not paying they are being punished
- I think those people who are not able to work should receive the full amount of council tax. The government could supply this information to you based on ESA records.
- A fairer system for claimants on zero based contracts should be devised to average out earnings rather than basing entitlement on one or two recent payments where they are larger than normal.
- If you are seeking consultation on this, then it would be helpful to be provided with more information in order to make better informed suggestions
- I would like to see it reduced to 50% over the next few years.

Underpayments could be loaned a bit like a student loan and paid back when the person is able to pay.

- Closer scrutiny of those claiming the benefit. And harsher penalties for those found to be defrauding the system. The cost of defrauding the system is ultimately borne by those who deserve the benefit and those who are paying full council tax.
- People should receive less support. Let's be honest, council tax support is another means of benefits. Of which many people receive these generous benefits. It's always left to those that go to work and earn a decent salary to pick up for them. If there's an argument that I should pay more, I would say I pay plenty into government coffers and would expect those at the lower end to do the same.
- Less information provided. Shorter application. More helpful staff. Too much red tape.
- Better to increase council tax and maintain services provided there is a policy to ensure wastage does not occur
- More help for the 60's and over
- Support should only help people to live in the minimum accommodation that is required for their family unit. A significant contributory factor in the national housing shortage is under occupancy, mainly by older people who have no incentive to downsize. I do not agree with subsidising their choice by letting them pay less council tax. I am a pensioner who pays full council tax.
- If Council Tax is set to rise to meet care costs that cost should be met by those able to pay and not by least well off or the most vulnerable - I'm thinking especially about cases where there are infants or young children in household
- It needs to be better monitored so that those people who do live with partners or other adults do not get the single person discount.
- This is a very unpleasant Government policy.

- It is a good idea, socially just and morally right, and we should help pay for it.
- Perhaps you could increase council tax support for people who volunteer to do work for the council.
- Reduced council tax ASAP
- I would suggest to explore more options to raise funds. There are so many small groups raising funds for local events, why can't council adapt same?
- Empty the bins every week fix the pot holes in roads and don't waste money on unnecessary projects.
- More to the vulnerable, less to the spongers
- People that have single person discount should get a little bit more help towards there council tax as people like myself a single person has to pay quite a considerable amount of rent etc
- Council tax should be cut on all private developments where Bromley do nothing but squeeze us for the full liability
- Retain 75% assistance or reduce it but do not increase the level of assistance
- For nothing to £200 is a lot of money
- I have lived in this country all my life. I married here and my children born here. When I applied for help I had to supply in total of 21 separate pieces of documentation. Please make can you make it easier for genuine people to complete the relevant forms without having to supply so much supporting evidence.
- Help people more to get back to work and get healthy.
- The CTS should be given to people in need only. Many of the claims are from people of working age who have never actually worked and count entirely on benefits.
- In line with my previous answers - it is an important part of support for the more venerable families within Bromley. We are a rich borough and can afford it.
- Didn't know it existed, I have been on low income and manage by budgeting carefully.
- Not certain that I understand enough about the detail to comment but i do remember the problems caused by the 'Community Charge', which appeared to have similar objectives.
- If a claimant has dedicated their life to looking after family members thereby saving any government establishment money they should be exempt from having to pay extortionate amounts in stealth taxes.
- I'd like more information / stats to be able to make an informed decision. This isn't really a consultation when the questions are so broad and there is no info to be able to answer them.

- CTS scheme should look at a balance between benefits coming in against paying the council tax.
- Re-instate pre-2013 arrangements for under 60s - current state of affairs perpetuates and extends intergenerational inequalities whilst pandering to (older) Conservative voters.
- I do not have enough information about how CTS works currently to be able to make a reasonable assessment.
- It take into consideration people's travelling expenses to get to work and calculations should be more clearer for people to understand, basically your bill is, your council tax support is, you pay each month, not all blah blah about liability, and if your late with one payment you shouldn't be harassed with letters and taken straight to court and charged £129 for the privilege, all your doing is making people suffer more and pushing more debt onto them.
- A rate of 19% is fair to those receiving the benefits I do (ESA and PIP) and with my health conditions. I cannot say whether the range of people receiving it is correct apart from those equating to me.
- Most people, like myself, do not know enough about the system to be able to suggest changes but the subject must be considered with compassion. However, we must also recognise that human nature will play its part in people taking all they can get. Is it possible to have more levels of discount benefit so that only those in dire need get the maximum?
- The top payers who have a lot more money than the bottom payers do not pay in ratio to what they own. This is not fair. Band H should pay at least 8 times more than band A. Band G should pay 4 times what band B pays... you take proportionally more from the poor than the rich.
- That it be done fairly for all those on benefits
- Reducing council tax levels.
- Possible changes:
 1. Single person allowance, reduce in people that have sufficient funds as pointed out in a previous question response.
 2. I do not know what income generation would happen if the contributions were increased by 1% (that is for example 25% to 26%).
- Presumably the support is offered only after considering the State benefits the individual may be receiving? Why not have a sliding scale from, say 60% to 80% to take account of individuals financial circumstances?
- It should be as accessible and as timely as possible, so that people who qualify don't lose their right to pay by instalments and incur extra costs that they can't afford to pay.

- I would like to be assured that any support given is genuinely needed and I see little evidence that it is.
- I think households where one working age adult cannot work due to being a full-time carer to any child, whether under 18 or not, should be entitled to the same discount as lone person discount or as if a student was living there. This should apply to all households where the child is in receipt of the higher rate of the care element of disability living allowance and where the parent receives Carers Allowance.

Carers Allowance is in no way a substitute to a full time salary, even at minimum wage, and therefore these households are disadvantaged when they have to rely on only one income, especially if they are not entitled to any other benefits.

- It should be flexible enough to change contribution depending on changes in circumstance.
- Do not exempt rich pensioners from Council Tax
- My over all point would come to this : put any money back in the homes where children live on the bread line . Remove silly spare room taxes , and put the right people in the right situations before they need benefits .
- Be more generous with people who can little afford to support themselves.
- There should be no support for working individuals. If Support is continued, it should reach a maximum of 40%.
- My partner lives in the Royal Borough of Kensington & Chelsea, which has a policy of immediately referring an unpaid council tax debt of one month to its independent debt collection agency (see <http://www.bbc.co.uk/news/business-36736698> and <http://www.bbc.co.uk/news/business-36193490>). As a result of having missed just one payment of £61, he was threatened with seizure of goods, and prison, and given two days to find £1,100 (which included a £75 administration fee and £235 in costs for 'missing' a visit from a bailiff (he was, in fact, at home). According to the council and the bailiffs' own good-practice code, he falls into the category of 'vulnerable adult', since he is in receipt of Employment Support Allowance (now Universal Credit) for chronic depression. He is on a low income and should have been offered repayment terms, since he only able to pay this sum in one fell swoop with a loan from me. We have filed an official complaint. I urge Bromley Council not to behave towards its council-tax defaulters in such a cavalier and callous manner, and to ensure those working in its name recognise the difference between those who 'won't pay' and those who 'can't pay'.
- Don't support people on benefits who are able to work
- That is sufficient funds to cover core services from the council
- I only hope that every effort is made to ensure that support is provided to those that genuinely need it. We appear to be inundated in the Borough with painters, decorators and gardeners etc many with non-sign-written vans all insisting on cash payments for their services.

- Scrap it
- Payments for those on benefits should be able to make payments on a day of their choosing not all benefits go in on the 1st. also a choice to break payments up in the month.
- Less allocated to those on benefits and more effort training people to get in to work and education
- Pensioners should be given equal status to other claimants and not protected. Presumably additional pensioner needs can be covered through social services
- I receive a huge amount of mail which is indecipherable. A simplified breakdown would be very helpful
- We need to support the most vulnerable within our community with increased funding and support.
- Reduce the maximum level of support and perhaps introduce banding so that only the most needy get max support
- I would like to stop subsidising others! I have been doing it all my life and no longer wish to be the 'marzipan layer'!
- This is an extremely wealthy area, I think we can afford to help the less well off. I would have liked more information on the Hardship Fund. How has the £100,000 lasted during the last year? Has it run out?
- Please don't increase it if it would mean further cuts to already parred back council services.
- In my opinion as a Bromley resident since 1985 the council tax has always been fair and i am sure that the support scheme is fair so i think it should remain.
- We should go back to 100% Council tax support.
- I very much dislike your only having two categories, implying that just because I am "of working age" it means I am able to work.

I believe another category for the sick/disabled who are unable to work would be appropriate, to distinguish us from those who simply cannot be bothered to work, and prevent us from being penalised against by those who have to foot the bill.

- I feel strongly that when assistance is requested then residents should be willing to provide the council with assistance in other ways as suggested before ie volunteering amongst the community.
- No. The original plan of gradually reducing the council tax support bill should be maintained
- If I knew all the details, or cared enough, i could offer more advice.

- Automate putting all benefits in My Bromley Account, council tax, housing benefit, DHP etc.
- Councils are in place to support the local people and whilst they are doing their utmost to support their constituents, ANY change effects ALL constituents and ALL constituents must pay. The only change I can recommend would be to fight a stronger fight against the Government cuts.
- Pensioners should be asked to make the same savings as working claimants
- I found the e-mail explanation quite difficult to understand. It might be helpful, in future, if you provided an example.
- Policy principle: I write to a Conservative council that should operate from a one-nation point of view - the centre, not the right wing, of the party. Nationally and locally no politician wants to be identified with raising taxes, but we have reached the stage where we need to do so in order to maintain quality of services.
- I think we need to help low income families as much as possible but surely it should be open to people with special needs children as well. I have a son who has aspergers but because he is not statemented we cannot apply for help other than disability allowance but still have to pay full council tax
- A general email communication of survey results for how many people and how much are getting CTS will be helpful to understand this in prospective. Also vulnerable peoples should be helped in a way without impacting on working classes.
- The council should not make any cuts to the care budget that is provided to support those people who need care services particularly those that are disabled and vulnerable.
- I am fully prepared to pay more tax in order to support the less well-off.
- Council tax should not go up and services should not be cut.
- As before, I believe you should reduce the maximum claimants can receive to 50%.
- The important point is to provide incentives for people to move to Bromley and increase the people paying tax instead of increasing the tax itself.
Bromley is one of the most popular areas at the moment
see: <http://www.rightmove.co.uk/house-prices-in-my-area/marketTrendsTotalPropertiesSoldAndAveragePrice.html?searchLocation=BR1&sellersPriceGu>
arch
- I think it is good that you have a hardship fund to protect residents affected by welfare reform
- Reduced CT for disabled. Husband low wage (temp) but we own our own home. No help because of this
- 10% reduction across support service
- Move to national level through income tax concessions etc

- I don't understand why have to pay over £1300 per year as a tenant with no family?
To take a small bag of rubbish each week from me which I already separated carefully and placed inside the designated containers?
That's cost £130 per month what else I have receiving from Bromley council?
You are pay this money to people's who need help ok but there's too many who you help.
Too many people cheats on benefits and you are do not do anything to stop that instead of find and punish the cheaters you want hard working people's to pay more and more to be able to spend their money carelessly!
- We need a social breakdown of the current claimants to make an informed judgment e.g. single parents with young children, disabled people, chronically ill
- As I have to work 2 jobs just to survive and to pay my bills living in the Bromley area I would like to see more help for housing costs for people on low salaries and high cost of living. I know lots of people who receive benefits, some of whom getting them when they should not and yet I do not qualify for a penny of support. I have worked all my life, from the age of 16 and still cannot afford to buy a home or enjoy any sort of social life.
- It should be scrapped on the basis the council, and the general public, cannot afford such benefits.
- I would not like to see assistance substantially increased as everyone should pay something in order to value it and have a stake in the local area (free things are very rarely valued). Better targeting at those really in need and empirical evidence to support current criteria of the scheme needed.
- As before, we all make personal sacrifices to pay our bills, educate our children etc. Please check what the 'vulnerable' 'low income' are spending their benefits on. A walk down Orpington High Street gives all the possible answers.
- How we do find out how much of the hardship is actually used each year or how over subscribed it is?
- Yes - should be VERY temporary - and not income support
- Reduced in size and scope
- The reduction in council tax for homes that have been altered and adapted to accommodate people living in their own homes with disabilities need to be reviewed and increased.
- To be for the whole amount.
- A more holistic approach would be to launch a borough wide campaign to encourage Bromley employers to pay the London living wage set by the Living Wage Foundation, which is currently £9.40 an hour; with benefits for those companies who do, such as promotion through advertising on the council website or posters etc. It is because the NMW is set so low that working people need help with council tax.

- I would not like to see any changes to the council tax support scheme but, would like to be sure that there is a very thorough checking system before the payment of the Council Tax Support to those who need it.
- Council tax is a really regressive form of taxation. Any way of making it more progressive - i.e. shifting the burden to those who can afford it most - would be welcome. As a reasonably financially secure council tax payer, I'd be happy to pay a higher rate if it led to better services or reduced the rate paid by people who were less well off.
- In general I consider that it is an unfair burden for anyone in receipt of benefits to have to pay any contribution towards Council Tax, as they struggle to feed their families and to keep warm on the little that they are given. Also it does not make sense for them to be receiving government funding in the form of benefits, only then to return it to government in the form of Council Tax.
- There are many residents in Bromley who receive council tax support and maybe if this was decreased it would make them want to get more money of their own and not rely on the scheme or benefits.
- There should be an annual re application to assess changed circumstance as finance may change, often when mistake happens is due to lack of review.
- Go back to the levels that the government used to expect residents to pay. This idea that 'all residents should pay something' is a vendetta against the sick and unemployed.
- Without knowing how many are eligible for it, it is difficult to comment. I am generally in favour of helping those who help themselves (working single parents), I would rather see benefits for wealthier pensioners reduced and resources reallocated to deprived areas / struggling families, and mental health services
- Have you considered reducing the savings limit before people are entitled to any support. Not sure what your limit is? Do you restrict support to a particular council tax house band?
- I approve of the scheme but do not know how extensive it should be.
- As long as we pay each month those on benefits should be allowed to pay a week or 2 late without being threatened with court action as we often have to wait for our benefits to arrive before we can pay. Or we may have had an emergency come up that has used that, money and we have to wait till our next payment.
- Increase minimum liability
- People with extreme disabilities eg quadraplegics, serious head injuries etc should not be included in this as they maybe of working age but obviously cannot work. Others with less serious disabilities should be encouraged and helped into work.
- It needs to continue to reduce in line with the support Bromley receives from the Government, as this increases in line with other boroughs, so the support can

increase again

- The level of support should continue to decrease.
- If someone is not working, there should be no liability.
- A system to police the scheme accurately is more important so that the right benefit is in the right hands
- Yes so many on this scheme perhaps raising to 30% or 40% may alter figure
- Yes, if residents cannot pay their council tax, then some form of community service should be introduced to offer a "payment of service" in lieu of actual money. This way residents are contributing to their community and services which they get the benefit of.
- There should be discounts for residents that are 55 years or above who earn less than £35,000 Net of tax p.a. Households with 2 or fewer residents should enjoy some discounts that may be mean-tested.
- The amount of letters sent to residents advising of their council tax support is ridiculous. Sometimes I receive 4 a week, usually with different amounts on them. It is very confusing and the helpline operators are next to useless.
Please can the notification letters be made much more easier to understand and the amount of letters sent to residents be reduced.
- More help giving to people on low wages not just people claiming as we are encouraged to work to better ourselves but then get huge council tax bills sometimes it pays not too work
- This is an important scheme but it's not clear to me how many people do access this money and how many people could access this money but don't as they don't know about it.
- I think those on benefits should pay a minimum amount towards their Council tax. It should be set on a sliding scale according to earnings.
- Ensure there is as little fraud as possible
- Like all other forms of benefit, the CTS scheme was intended to aid people in genuine need. I'm not satisfied that claims for CTS or any other benefits are checked thoroughly enough at the time of claiming - and at regular intervals after the benefit has been granted. The more both local councils & central government struggle to fund social benefit claims, the more dire the need to get life-long spongers off the books.
- I think that as a society we protect the weak and vulnerable and the Council seems to be reasonably efficient in catching those who abuse the system.
- Pensioners to have a large reduction in contribution
- The overall level of support should be explicit and show just how much it costs the rest of us.

- The scheme should be run down over a period of 3 years and amended to reflect total household income rather than that of the primary resident.
- Not related to Council Tax Support-BUT believe that Council Tax bandings should be looked at as there are inequalities and lack of parity within the same street
- The level of support should move to 50% in the next 3 years. This will encourage them to find work and pay their way in society.
- I would hope the scheme would have a thorough overhaul throughout. Various services throughout the borough are being cut, street cleaning, library closures, services for disabled etc yet residents still have to pay out to help the low paid/benefit claimants.
- No-one knows enough about it to make a decision.
- I think that the Council Tax Support scheme for 2016/2017 is very good, and really appreciate it.
- The level of support should be reduced.
- Due to inflation being low, CPI, the local taxes should not rise.
- Reduce the maximum support to 50%
- A stringent means test should be applied before accepting claimant. This should be help only when no other means exist, including borrowing capacity against house value.
- Services such as school building upgrades childcare and clean streets should be improved. No negative impact should come from an increased CTS.
- Strict criteria should be applied before awarding CTS and random checks on households could be made. This could be funded by savings from fraudulent claims.
- I don't believe there should be CTS. Too many people are abusing the system and know how to use it. If people are aware of it they will use it.
- I would like the scheme to only help those who cannot help themselves. Those who work can help themselves.
- The council must look for other revenue generating opportunities outside of parking fines to generated additional income
- I believe Bromley currently has very low Council tax compared to most of London. It would be lovely to feel we lived in a council that provided people with what they need and gave us all a wonderful area to live in. If the central government are not willing to support us in that then i think we should ask those who can afford it to contribute a little more.
- Following the Brexit UK will witness an economic downturn and a significant increase in RPI and CPI. This will impact disproportionately the poorest in the community. They should get maximum help and should not rely on food banks. Those who have the

means like myself should pay increased council tax so that those who do not have the means do not end up destitute.

- Any council tax support should only be going to those in real hardship for which they are unable to prevent. This should include for example: the disabled, the very elderly and those with a debilitating illness. It should not be going to those out of work or those with big families or immigrants.
- In a sense, like all council and government support, it's an investment in the people in receipt of the support, such that they are more likely to pay full tax in the future. In that context, it makes sense to maintain support schemes at appropriate levels, as cutting them too far could actually raise costs in the future.
- Levels of CTS and numbers of residents on the scheme should be communicated to all Bromley residents and cost shown as a percentage of council tax paid so that residents are aware and informed.
- Yes more support for families in the private rented sector as we are exploited much more than those in the council homes and housing associations.
- Council should increase the level of assistance for working- age people from 75%
- None other than the comments already made about the hardship to work age beneficiaries of the current 25% payment
- Allow people who are suffering financial difficulties to pay what they can when they can.

Stop chasing people with bailiffs as this cause more stress and worry to people experiencing financial difficulties, which will also save the council money

- It should be scaled back massively and ultimately withdrawn altogether.
- I would like to see the support increased, funded in part by an increase in council tax for the very highest earners.
- Council tax is a horrendous scheme that needs to be replaced with a progressive local income tax or similar scheme.
- That the eligibility for support is widened to help as many people as possibly. I am working and pay council tax the people who receive help should be monitored correctly so there is no mis-funding and the correct people receive as much support as possible
- I have already stated that now that the Council has the final say on this matter it should seize this opportunity to completely re-structure this scheme. Grouping claimants based on age does not make sense to me and I think it may not do so to others.

I don't think reviewing a small section of the scheme is going to make any difference.

- We need to make sure that all Council Tax that is due is collected.

- Since some residents already receive income support, free transport, child benefit, healthy meal vouchers for their children, free school meals, etc, etc, I think cash-strapped (but not capital-strapped) Bromley Council should consider very carefully giving out CTS. I don't say stop it, I mean that CTS should be an exception rather than a given.
- Reduce to 50%. If more is required it should be done on an individual basis
- Ensure that the system is not abused
- Yes. Please increase it for those people who are less well off than myself.
- I strongly disagree with raising Council Tax further to fund any changes to this scheme. This is not the place to do income equalization. That's is up to national taxation rates.

I also believe that the required contribution for those on High Council Tax Bands (say F and G) should be higher than for the lower bands. it is not logical or fair on others for those living in larger properties to have such a high level of assistance as 75%. If they cannot afford to live in such large properties, then they should probably move to somewhere smaller and cheaper, not just for Council tax purposes but for energy bills etc. So by all means help those who are really struggling on the bottom rungs, but the same level of help need not be given to those in large properties who are not earning enough.

- It should correctly cater for people receiving Universal Credit who also have earnings so that they are not better off under the scheme than those in receipt of earnings and working tax credit.
- Disappointing that your consultation only mentions "cutting services" not "cutting costs".
- The Council should thoroughly vet people applying for support to ensure against fraud and misuse of the funds
- In general I should like to see national government resume total responsibility for council tax benefit.
I am also aware that Bromley Council has significant reserves, and could well afford to maintain or even increase the level of support.
- It needs to be more closely monitored and followed up.
Those with mental issues and truly in need should receive more, those who rape the system should be caught!
- More assistance for single parents who work and on a low income
- It sort of works but the letters the CTS office write to people need to be looked at with a fresh eye and made easier to understand.
- Can we make certain that people claiming CTS do actually need it. I have seen people in Bromley begging for money then skipping off to get in their large cars parked in

disabled bays near my home.

- Short-term relief from paying council tax (say 9 months), interest free, until the claimant secures paid work.
- Make sure all those with Chronic Illnesses get all the help and support they need.
- It should be made more clear who can claim, and made easier to understand on the bill what you have not all that liability and discount crap, just plain and simple your bill, your support, you pay each month or week you decide, and no getting threatening letters because you're a day late paying!
- Clearer promotion, this was the first I had heard about it.
- Take into account residents personal situation. At present it is a one size fits all and that should be looked into more.
- As per previous comments, the maximum level of support should be cut to 60%.
- I would like to see the CTS scheme downsized. We need to be encouraging people to seek employment not rely on council handouts paid through others paying the full rate.
- Better monitoring of the individual occupancy discount entitlement
- I would support an increase from 25% to 30% for people of working age.
- Make anybody pay most Council Tax if they have any savings/investments at all
- I personally believe that the total council tax support for low incomes/benefit claimant's should be 100% support as was the case before 2013. If anything at all a cap of £5 per month to pay would be more in helping those in need and thus still giving the council some revenue. Also being somewhat more lenient in issuing court summons for non/late payment as this cost the council in issuing and also yet another bill to find for those who are ALREADY experiencing financial issues for whatever reason.
- I accept times are tough, but the Council (like all public services) spends too much time and money looking after its own people. The pension pots are crazy and way more than most people can ever dream of. I gather at least 30% of council tax goes to support the cost of staff pensions. Well, I think that most people would rather that money went into their own pension fund. Hardly surprising that virtually all staff "retire" early on a very handsome pension. I have known 100s of people that have done it, including family members. But rather than change it you would prefer to grab people's miserly benefits towards the spending shortfall.
- People who are unable to work and are claiming out of work benefits .e. ESA or JSA should receive full CTS. Persons working and receiving Tax credits should pay an element of their Council Tax on a sliding scale, means tested on the level of their income. This element should be kept to a minimum.
- Wheelchair users receiving height rate DLA should go back to zero rating
- I think it is important that the council protect vulnerable/low income individuals. I would rather this meant other residents paid more in Council Tax than decreasing the

services offered to fund this

- There is insufficient detail on number of claimants etc to make meaningful comments
- I think people in really low income with kids who have disabilities should not have the worry of paying it
- I think that the support should be reduced by, at least, a further 5% to 70%.
- I would like to see more support (reduced bills) for those who qualify
- It should be 50% not 75%
- Reduce it over the next few years to a much lower figure.
- As someone who has always paid taxes fully, I am quite happy for these funds to be used to support others not so well off. Having said that, I would like to explore the avenue of reducing CTS before agreeing to pay more tax.
- Publicise thorough explanation of the council tax support scheme and provide telephone advice line for anyone wanting information/help understanding the scheme.
- I am in support of a hardship for the most vulnerable. However, I would ask that it be administered carefully with proper checks and evidence so as to avoid abuse (or fraud) from those who are not genuinely in need.
- More assessments required to justify their claim
- Again, without demographic details, it's impossible to give a considered response.
- I find this survey difficult, I would prefer to know what is considered as a low income in order to receive council tax support, and then put it against outgoings before I could consider myself able to suggest changes.
- It should be linked to my housing benefit claim directly
- I would like to see a limit placed on contribution levels going into the future expressed as a percentage. At the moment a 25 percent contribution to my Council Tax, which translates to around £20 a month for myself seems about right (I'm on the ESA benefit which I believe has now been fixed for 4 years). Oh and as previously mentioned start investing in the private rental sector rather than in private landlords, especially as finance is so cheap now, this should be obvious to any financially astute Council!!
- It is difficult for low income earners on zero hours contracts to receive accurate adequate support if support is based on a higher than average earning period
- Yes more support on single parents on low income who have to pay council tax and when they get into debt to help them get out of it instead of adding interest vat and instead of sending it to the bailiffs. I am scared every time my door knocks incase it's the bailiffs or court or police as now I'm in trouble with the court.
- If it's not already in existence maybe a sliding scale of assistance from 90% to 25%

- For those needing benefits, especially those with disabilities, paying 25% is too much. If their benefits such as disability do not rise (this occurred 2016/2017) then it is extremely unfair to expect people to pay more from an income which keeps many on the breadline as it is.