

London Borough of Bromley  
Council Tax Reduction – Consultation Report

19<sup>th</sup> October 2021

## 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 2022.
- 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 6<sup>th</sup> December 2021. A consultation exercise was undertaken to seek resident's 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 31<sup>st</sup> March 2013. Its replacement, Localised Support for Council Tax, was introduced from 1<sup>st</sup> 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% for 2016/17, 2017/18, 2018/19, 2019/20, 2020/21 and 2021/22.

This report is to approve the new scheme, this will be required to be formally approved at full council on 6<sup>th</sup> December 2021 for the next financial year commencing 1<sup>st</sup> April 2022.

The proposal is to retain the scheme rules from 2021/22 for the financial year 2022/23 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 2022/23 for the London Borough of Bromley and details of the interaction with legislation and guidance supplied by the Department for Levelling Up, Housing & Communities (DLUHC).

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 2<sup>nd</sup> August 2021 until 26<sup>th</sup> September 2021.

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 31<sup>st</sup> March 2013. Its replacement, Localised Support for Council Tax was introduced from 1<sup>st</sup> April 2013 and was contained within the Local Government Finance Act which received Royal Assent on 31<sup>st</sup> 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 Governments 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 maintained previous provisions with regard to limiting entitlement to those classed as Persons from Abroad and dealt with minor administrative issues. These provisions are replicated for 2022/23 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 31 January 2022 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.

## 4. Key Implications

The proposed Council Tax Reduction scheme for Bromley for 2022/23 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 DLUCH 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 (CTR) scheme for 2022/23 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 DLUCH 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 2022/23;

- New customers will be required to complete an application form for all new claims from 1 April 2022, existing awards under the 2021/22 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 CTS 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 being ended, has elapsed and they have not received notification under paragraph a) or b) above.

### **Level of Entitlement**

Bromley made a decision, for the 2021/22 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 2022/23 is to continue with this level of support and limit working age recipients to 75% of their council tax liability.

## **4. Financial Details**

### **Financial Impact on The Budget (Mandatory)**

#### **Costs of 2022/23 Scheme**

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

## 5. 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 DLUCH which will also provide mitigation to minimise disadvantage to those most likely to experience disadvantage.

The previous Equalities Analysis has been updated to reflect the options proposed in the consultation exercise. This can be found as enclosure 1 to the Executive Report entitled "Council Tax Support/Reduction scheme 2021/22". For information, the document is on the Council's website via the URL link below:

[www.bromley.gov.uk/CouncilTaxSupport](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 1<sup>st</sup> 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.

## **6. Consultation**

A public consultation exercise was undertaken for the 2022/23 Council Tax Reduction Scheme during a period from 2<sup>nd</sup> August 2021 until 26<sup>th</sup> September 2021.

The survey was available through a variety of channels:

- A link was available on the Bromley website
- 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, 667 recipients of working age and 333 recipients of pensionable age in line with current caseload ratio)
- A paper flyer enclosed with all Council Tax bills and Housing Benefits letters issued during this period advising of the link on the website.

In total there were 154 responses received, 57 being via the website and the majority 97 received 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, 58% stated that they were not currently in receipt of CTR.

The consultation exercise was based on 6 simple questions to residents of the Borough, 3 of which required specific responses with the remaining 2 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.



## 7. 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 2022/23 maintaining 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. Based on 2021/22 Council Tax levels, the minimum contribution before means testing is set out in the table below which for comparative purposes only, shows what the financial impact would be if minimum payment was either 20% or 30%.**

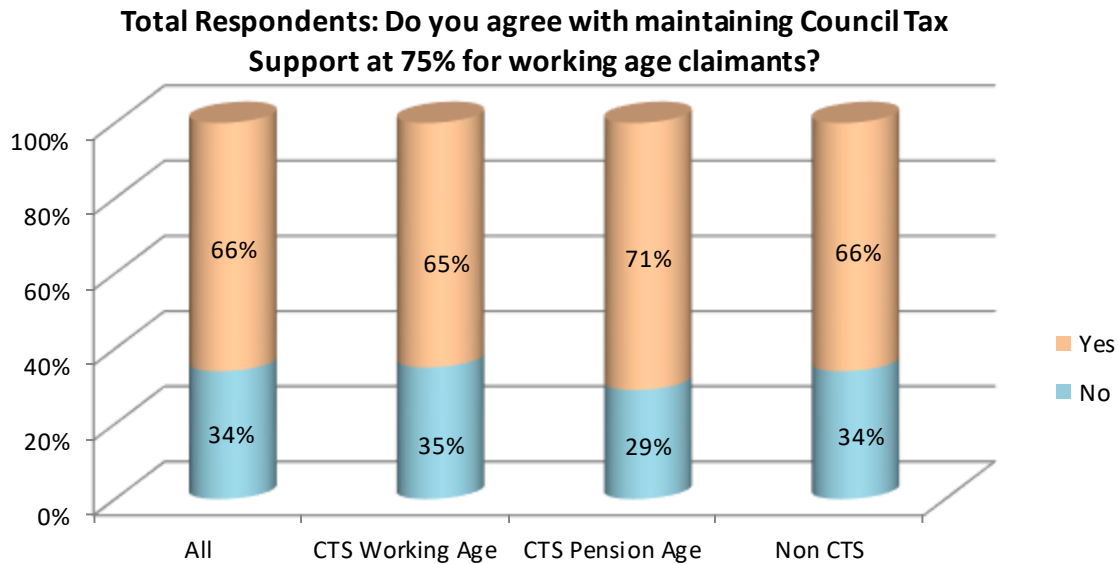
Property Band	Council Tax (£.p) for 2021/22	Minimum payment of 25% liability (£.p)	Minimum payment of 20% liability (£.p)	Minimum payment of 30% liability (£.p)
A	1,127.68	281.92	225.54	338.30
B	1,315.63	328.91	263.13	394.69
C	1,503.57	375.89	300.71	451.07
D	1,691.52	422.88	338.30	507.46
E	2,067.41	516.85	413.48	620.22
F	2,443.31	610.83	488.66	732.99
G	2,819.20	704.80	563.84	845.76
H	3,383.04	845.76	676.61	1,014.91

	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> and receive less support	<input type="checkbox"/>	<input type="checkbox"/>
<i>Pay less Council Tax</i> and receive more support	<input type="checkbox"/>	<input type="checkbox"/>

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

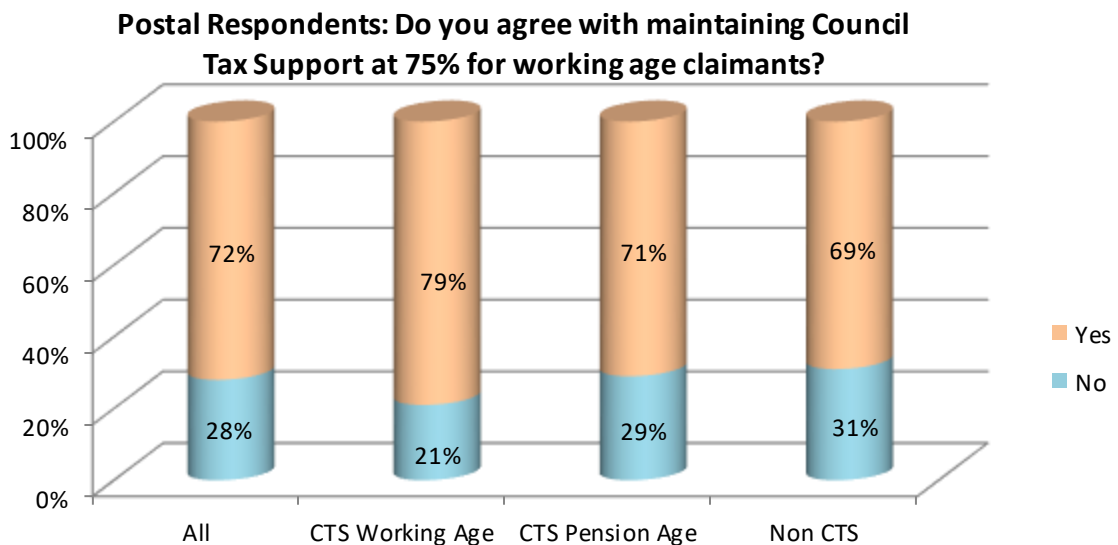
### Overall response.

Of those who responded the *overall* outcome was that they wished to keep the scheme the same with 66% confirming this to be their preference. This was a lower percentage when this question was asked last year as in 2021/22 it was 79%. The responses were weighted in favour of keeping support at this level irrespective of whether the respondent was in receipt of Council Tax Reduction or not.

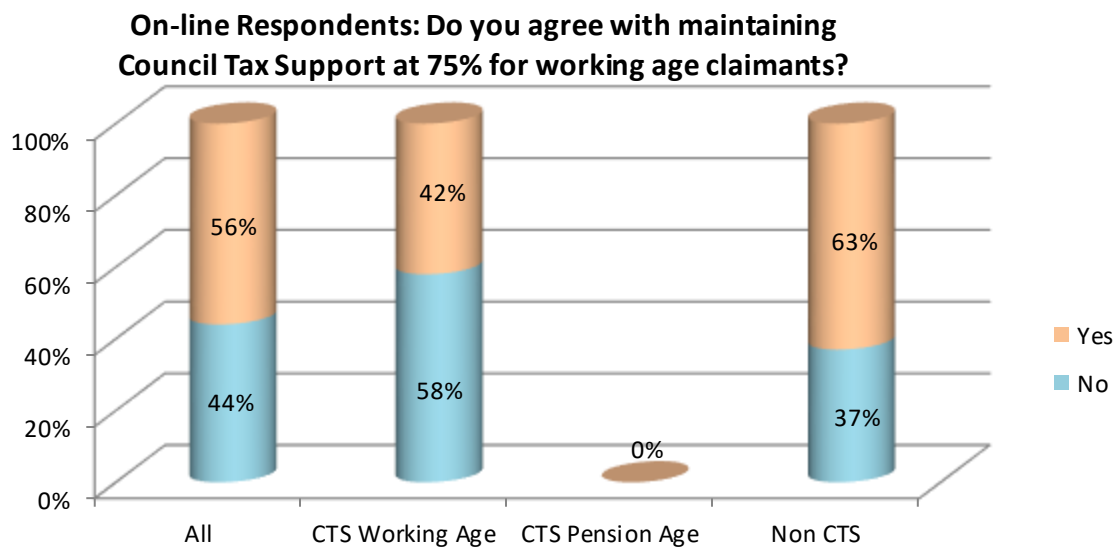


### Analysis of Respondents by Survey Type.

Of the postal responses received, overall 72% 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.



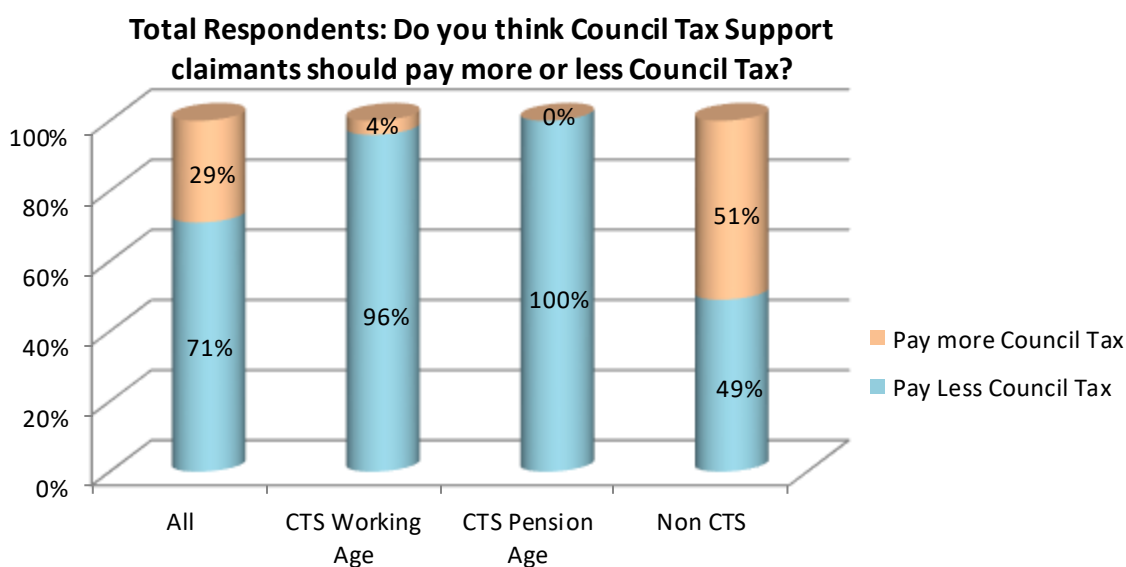
For on-line responses received, overall 56% were in favour of retaining the level of support at a maximum of 75%. However for Council Tax Support working age there were 42% for retaining the level of support. But, 63% for non-Council Tax Support claimants were in favour of retaining the same level of support. Finally, for Council Tax Support pension age there were no responses from on-line.



**Question 1b.**

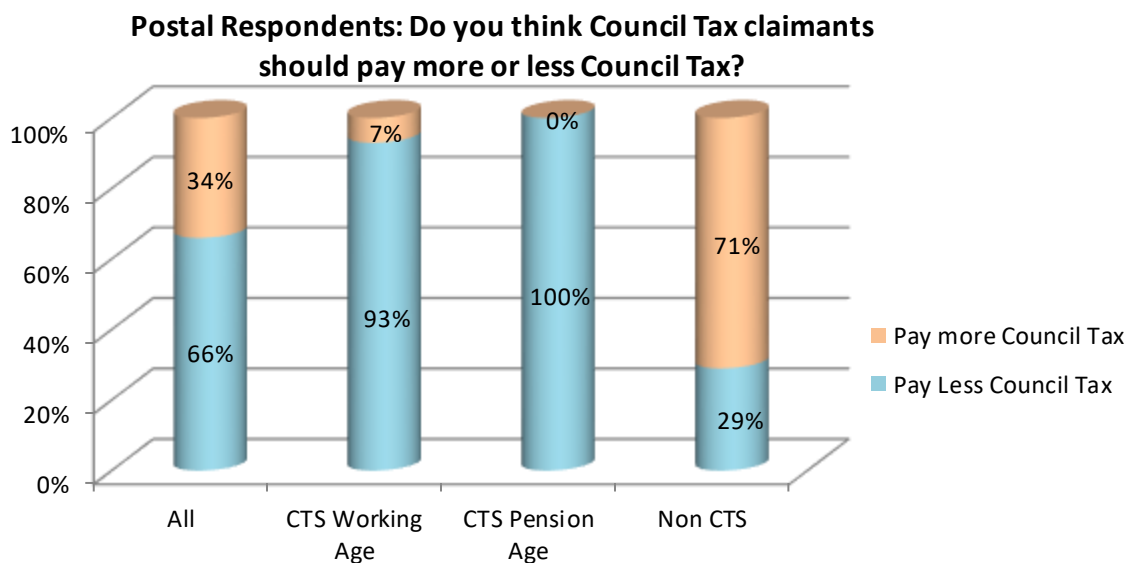
**Overall response.**

Of those who responded to state that they believe assistance should not be maintained at 75%, the *overall* outcome at 71% wished to increase the level of support thereby decreasing the levels of Council Tax which recipients would need to pay.

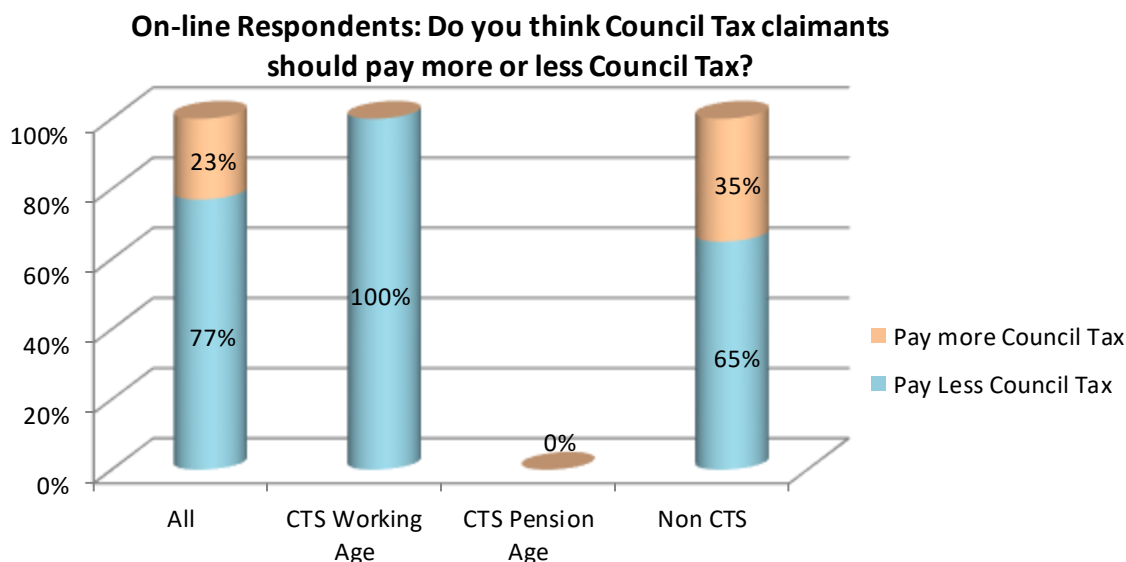


### Analysis of Respondents by Survey Type.

Of the postal responses received, overall 66% were in favour of Council Tax Reduction claimants receiving more support and paying less Council Tax, and this was supported by the majority of respondents not currently in receipt of support.



Of the on-line responses received, overall 77% were in favour of Council Tax Reduction claimants receiving more support and paying less Council Tax, and this was also supported by the majority of respondents not currently in receipt of support.



**Question 2.**

**Q2 If you think that the Council should increase the level of assistance for working-age people from 75%, how do you think this should be funded?**

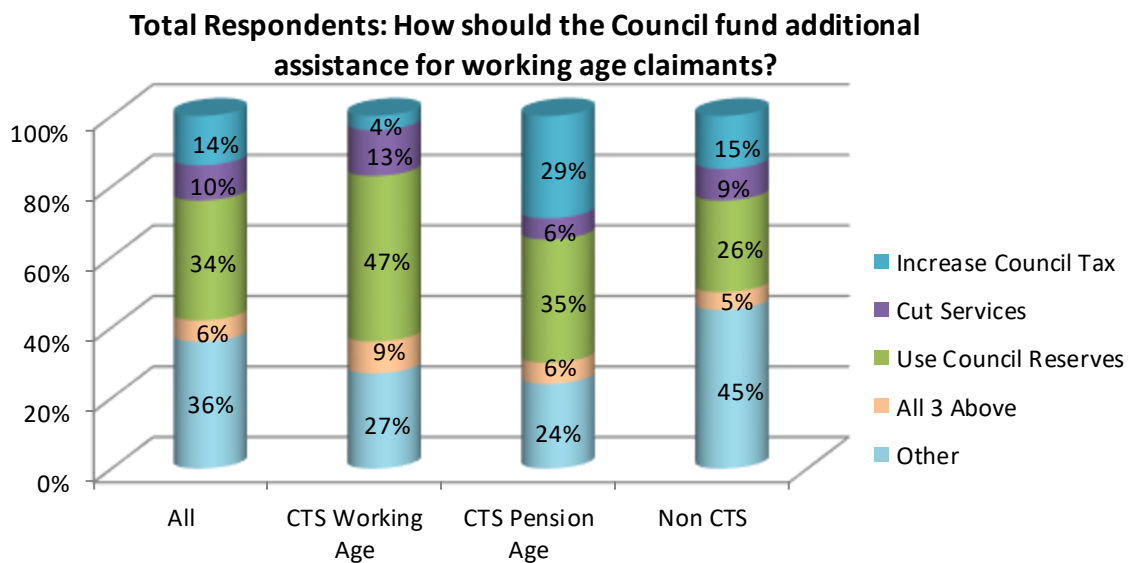
Please choose any of these that apply:

- a. Increase Council Tax
- b. Cut services
- c. Use Council reserves
- d. All above
- e. Other

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

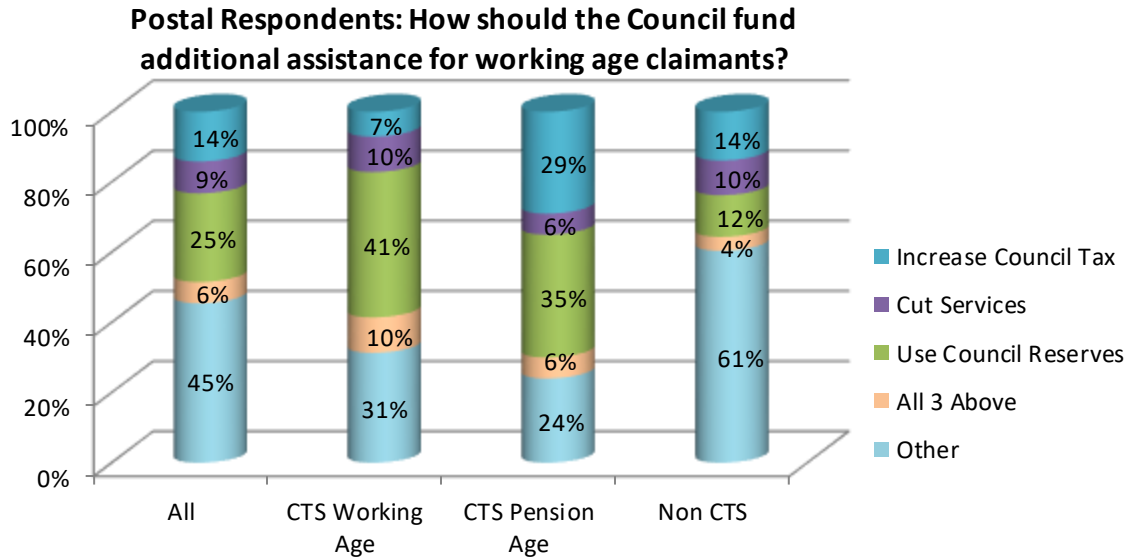
**Overall response**

The overall response to this question was that the Council should use other funds to fund any additional contribution to the Council Tax Reduction scheme with 36% stating this to be their preference. The next highest preference at 34% was to use Council Reserves to fund any additional contribution to the Council Tax Reduction scheme.

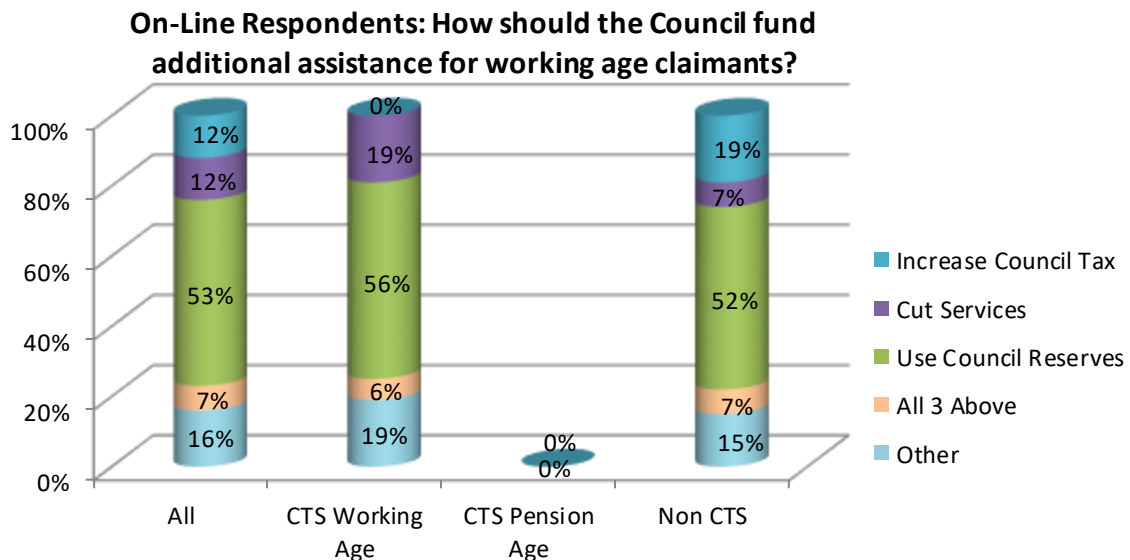


## Analysis of Respondents by Survey Type.

Of those who completed the postal survey, using other funds to fund any additional contribution to the Council Tax Reduction scheme with 45% stating this to be their preference. The next highest preference at 25% was to use Council Reserves to fund any additional contribution to the Council Tax Reduction scheme.



Of those who completed the on-line survey 53% confirmed to use its reserves to fund any additional contribution to the Council Tax Reduction scheme to be their preferred option with the highest percentage of respondents choosing Council reserves being those of working age who are currently in receipt of Council Tax Reduction.



**Question 3.**

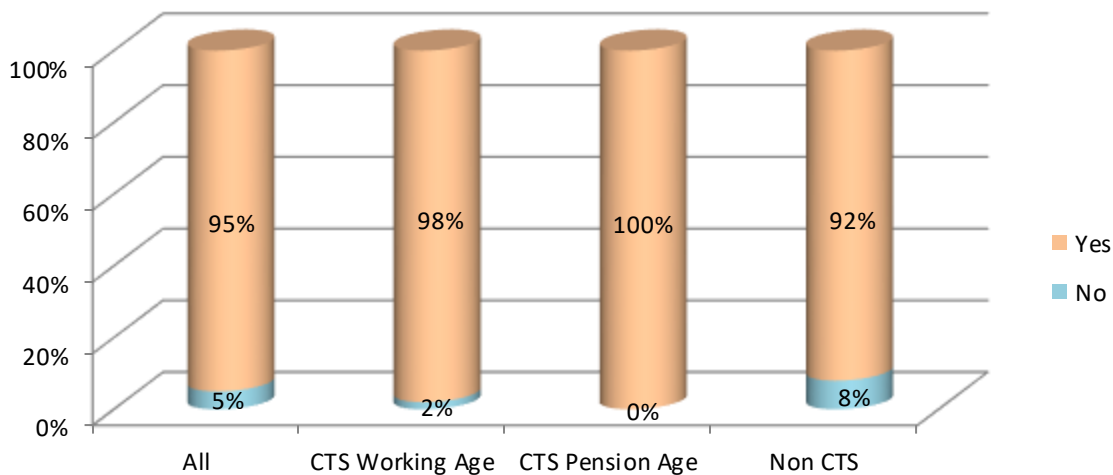
**Q3 The Council has a hardship fund of £100,000 to protect the most vulnerable. This is to provide extra help to residents who are experiencing exceptional financial hardship and are unable to pay their Council Tax.**

	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.**

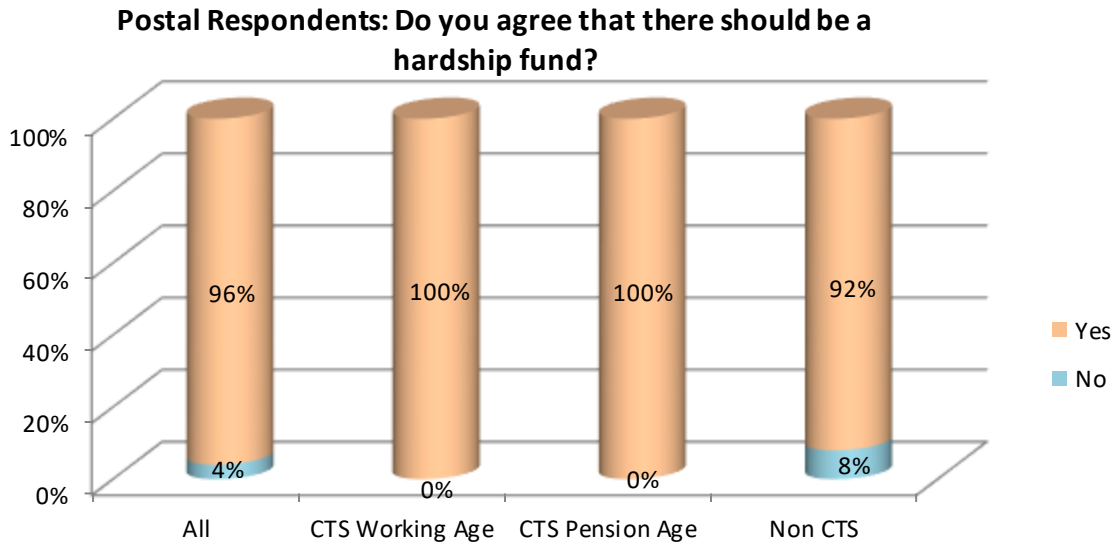
The overall response to part (a) of this question was that, yes, the Council should have a hardship fund with 95% agreeing with this statement.

**All respondents: Do you agree there should be a hardship fund?**

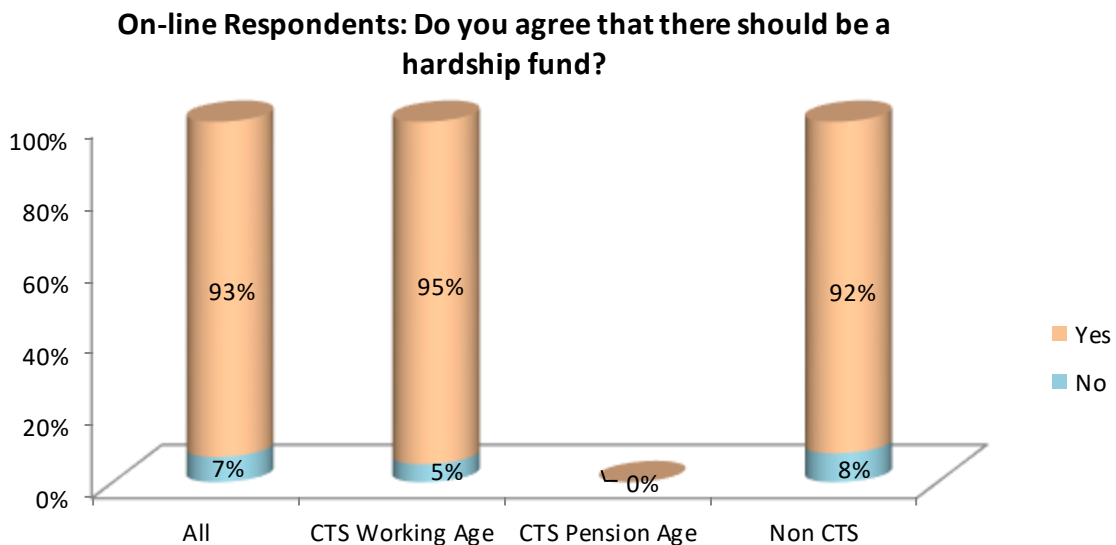


### Analysis of Respondents by Survey Type.

Of those who completed the postal survey 96% confirmed that there should be a hardship fund with a 100% of those in receipt of CTS who were working and pension age also agreeing with this statement.



Of those who completed the on-line survey 93% confirmed that there should be a hardship fund and 95% of those at working age in receipt of CTR agreeing with this statement.





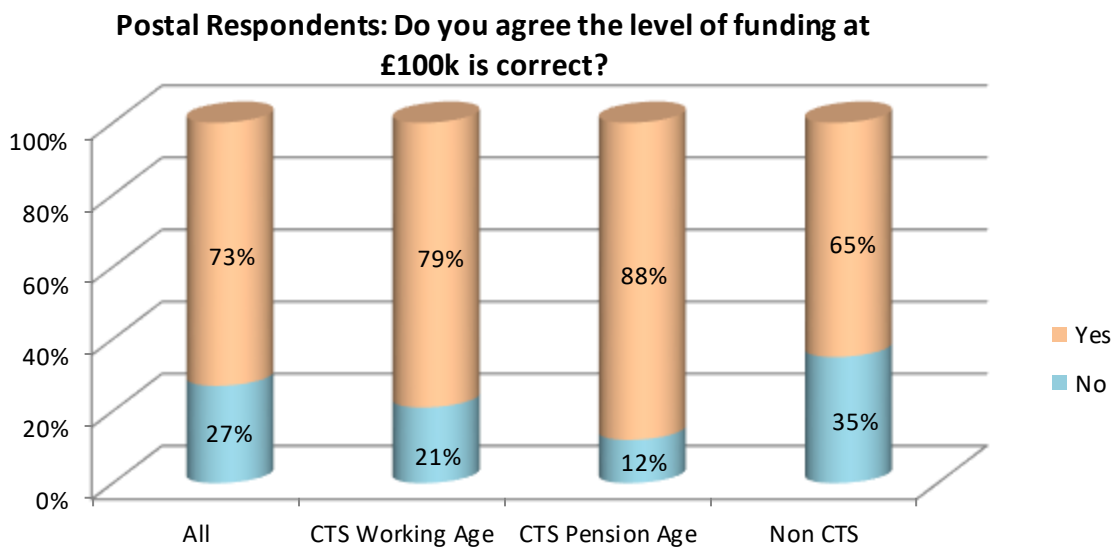
## Overall response – part b.

The overall response to part (b) of this question was that, yes, the level of £100,000 for a hardship funding was correct with 68% agreeing with this statement.

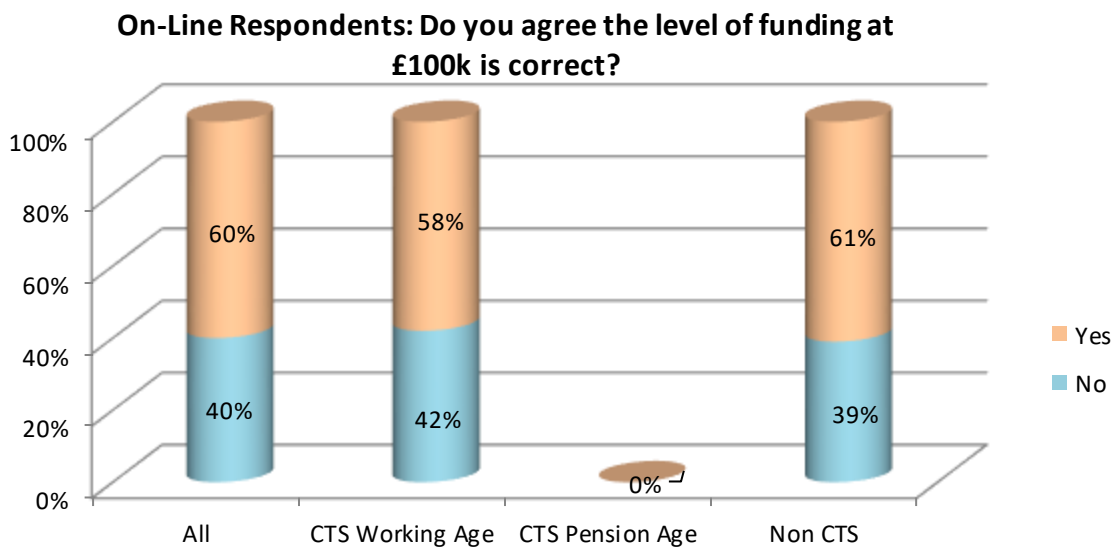
Many of the other respondents felt that they were unable to comment without any further facts and figures being provided regarding the potential spend, numbers affected and the criteria qualifying for this fund.

### Analysis of Respondents by Survey Type.

Of those who completed the postal survey 73% confirmed that the sum of £100,000 was correct.



Of those who completed the on line survey only 60% confirmed that the sum of £100,000 in respect of a hardship fund was correct.



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 2022/23 or any further comments you would like to make regarding the scheme?**

Please write your answer here: .....

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

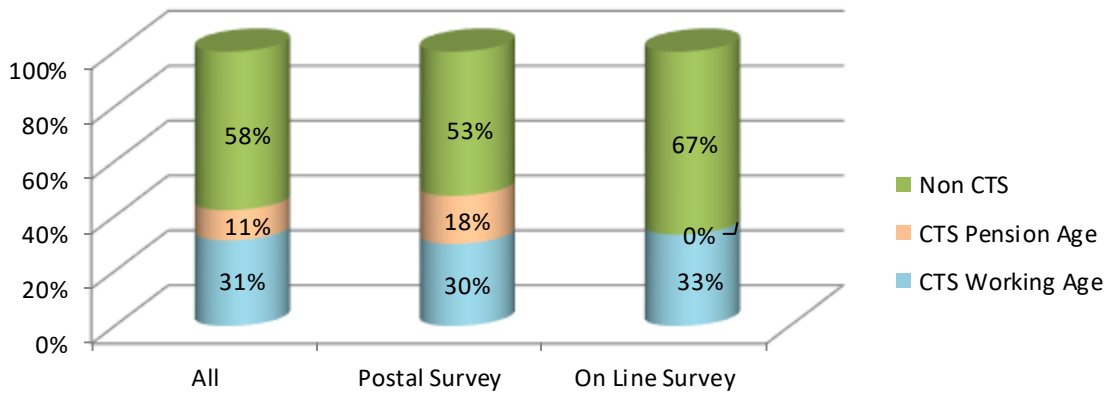
- There should be increased by government funding
- Increased protection for certain categories of people such as the disabled
- Difficult to agree or not as no basis for comparison
- Helping citizens to help themselves through employment opportunities

Q5	Please choose any of these that apply:	Yes	No
	a. Are you currently in receipt of Council Tax Support?	<input type="checkbox"/>	<input type="checkbox"/>
	If you answered yes to (5a) please tick one of the following:		
	bi. Are you a pensioner?	<input type="checkbox"/>	<input type="checkbox"/>
	bii. Are you of working age?	<input type="checkbox"/>	<input type="checkbox"/>

## Overall response

Of those who completed the survey, overall 58% were from respondents not in receipt of Council Tax assistance, and 11% confirmed they were pension age receiving Council Tax Support.

**All Respondents: Breakdown by Type**



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

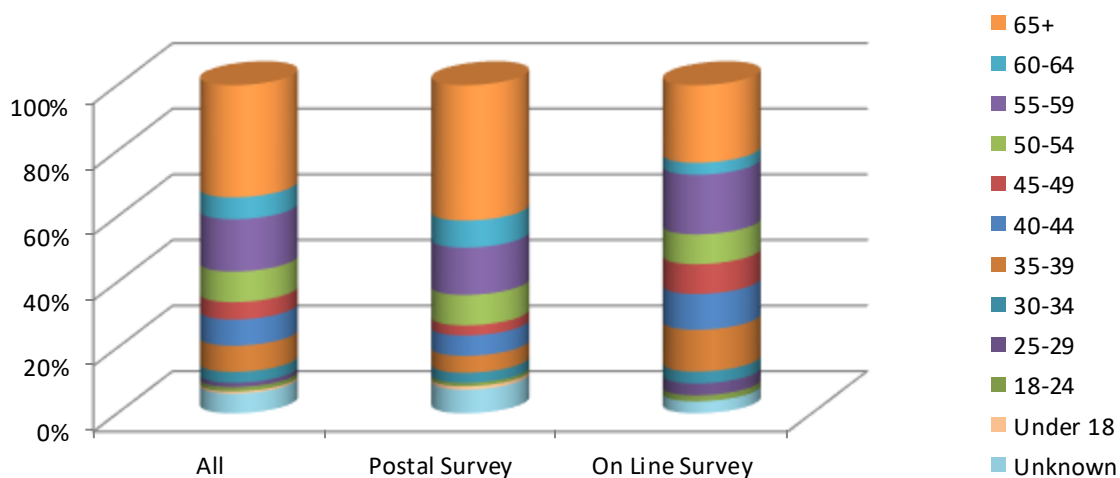
## Equality and Diversity.

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

While 152 responses were received, and only 19 respondents chose not to complete the questions regarding their circumstances or ethnic background.

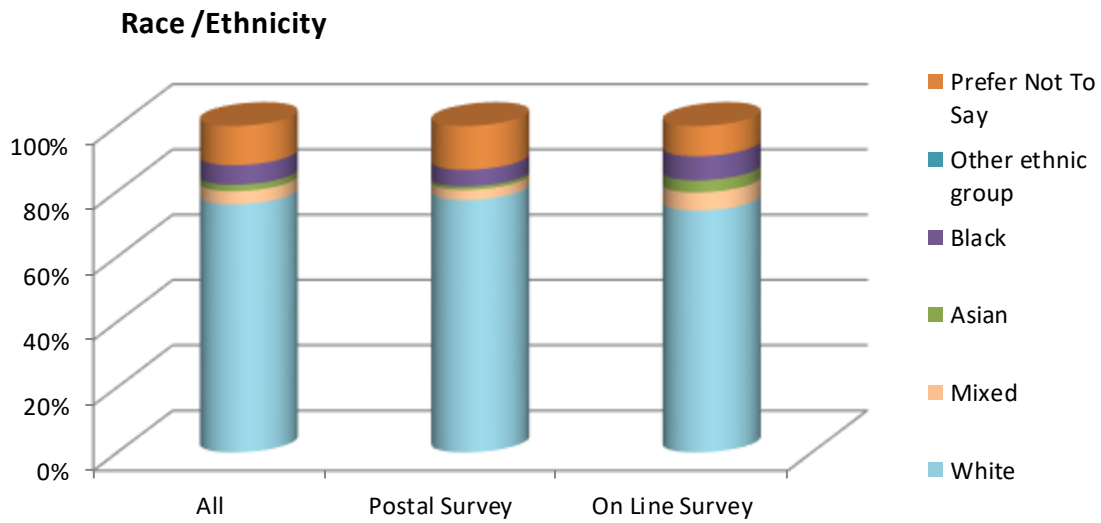
Overall, 152 people confirmed their age with the highest volumes of respondents being from those aged over 65 years of age.

**Age Profile of Respondants**



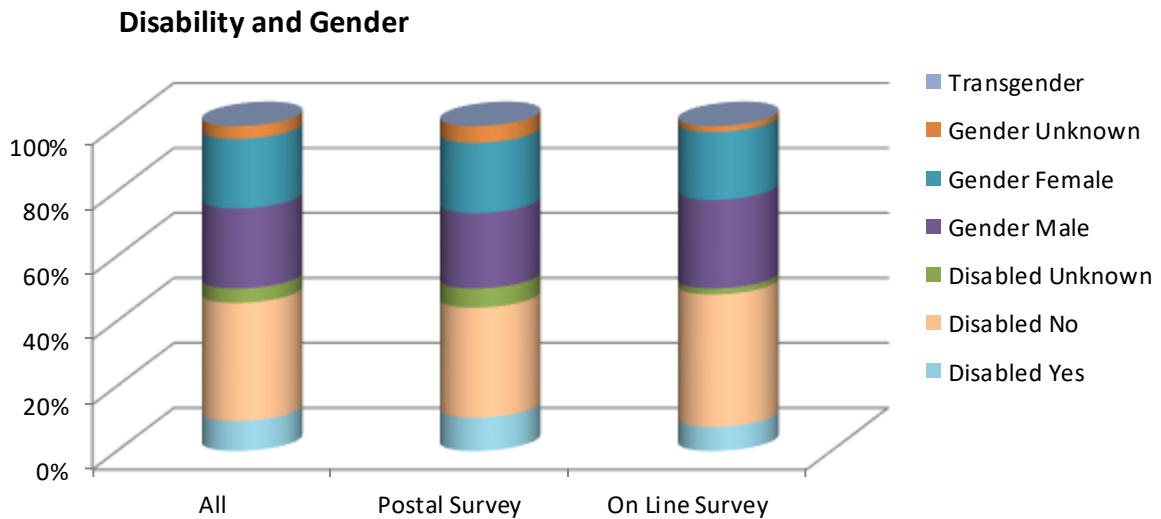
### Ethnic Background.

151 respondents confirmed their ethnic background with the majority of respondents, 76%, stating that they were from a white background.



### Disability and Gender.

147 respondents were happy to confirm whether they were disabled or not. 134 confirmed their gender of which 49% were female and 43% were male respondents. The analysis is shown below.



## **8. Timetable for Implementation**

The new scheme will commence on 1<sup>st</sup> April 2022 for one year.

## 9. 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:**

Bromley is an affluent Borough and ensuring those residents that cannot pay Council Tax due to low income or disabilities should be cared for. During the pandemic Bromley residents showed great spirit in assisting the vulnerable, Bromley Council should show that same spirit

Covid 19 has put extra financial stress on those who are financially challenged

I don't work enough to cover my rent and council tax payment and I recently received a letter about arrears back dating to last year

On universal credit of £325 a month to cover all bills more help is needed.

In 2022, income tax and PAYE would increase by potentially 5-10%, retail food has increased significantly, gas, water, and electricity have gone up. So there is little income left for families to live, so with this increase in council families with income of over £60,000 would barely be able to survive. Pushing more families who were middle class into poverty. Council tax is for maintenance of roads, etc within local borough. Families have been contributing to this for years and improvements have been made but no drastic changes. So unsure why this increase is needed at a time like this where more and more expenses are crippling homes.

I've never received any support and always paid my Council Tax. I prefer others to do the same in most cases.

The level of poverty for people on benefits is worsening. With more help they may be able to be slightly better off.

Those on the lowest incomes cannot afford to pay £10 per week in council tax and it is punitive and unreasonable that an affluent borough such as Bromley expects its poorest citizens to do so

People on benefits are often looked upon as lazy and don't want to work but we do a lot of us struggle to get by with kids and poverty and prices rising again so the support is needed and somewhat more help is needed

Council Tax is collected to pay for services provided by the Council that are USED by the residents. Those eligible to USE services should pay for those services. How the residents pay if they cannot afford is a separate issue from their responsibility to pay for services.

It should be higher than 75%.

Council Tax is regressive. The benefits scheme for Working age claimants is likely to be reduced this autumn and is insufficient. Most claimants are not home owners (unlike those who have seen their assets rise significantly over the last ten years) and many are already

struggling to pay their rent.

The Council is supposedly short of funds and residents of the Borough who have to pay Council Tax in full are sick of annual rises in the amount they pay because of this. We receive very few services and yet we are asked to subsidise others. I am willing to assist those who need help but not to the extent of 75%. I would suggest that they get the same reduction as a single person i.e. 25 % and that they pay 75%. It is totally unacceptable that the current reduction has been in place since 2016/17. I appreciate that the payments made are on a percentage basis and will therefore rise annually but the level of assistance should decrease annually also, just to give some relief to residents who pay the Council huge sums of money and get minimal services in return.

£10 per week contribution for a Band E property sounds reasonable and I certainly agree with the principle of claimants making a reasonable contribution. However, it is very difficult to find on the council website or the policy document the level of income required to qualify for this support, which is an important benchmark in assessing whether 25% is a reasonable contribution. An example of the criteria to qualify for maximum support (excluding the hardship fund) should have been included in the explanatory notes for this consultation.

I do think that this should stay at 75% or be decreased. I for one would not be able to pay more and am struggling to keep up with the payments as they are at the moment. Where are we meant to take the additional money from. Many people are stretched as it is.

People need to work and employers need to pay fairer wages

More support

For the simple reason that those people who are least able to pay the Council Tax, are expected to contribute to paying it. The council has not demonstrated that these people could in actual fact pay what is expected of them. Nor has it explained what are the cost involved in collecting the Council Tax from these people and does it make financial sense to do so. The council has not provided any evidence that if the people receiving the support are paying what is expected of them, is this at someone else's expense and as a society we are paying for increasing their financial difficulties in other ways.

Because as constituents we can't afford the charges.

Not only due to Covid 19 there is no increase in wages increases to keep in line with council tax increases

Council Tax represents a significant demand for low income households, regularly increases by more than inflation, and relief should be higher

All the other boroughs I have lived in previously provided 100% council tax relief for disabled/unemployed residents like myself. I regret moving to Bromley with these extra costs and am furious with how the council have continually harassed and messed me around with my bills

Excessive and should not be subsidised by others (I am pensioner and do not receive any assistance)

I don't agree with maintaining assistance at current levels for bands A to D, but would suggest capping the support level at the band D rate (£422.88) for bands E to H and

putting any funds generated to the hardship fund.

I don't think you should reduce support as some families need it, however those working are also struggling with bills increasing and no support. I would not be happy to pay any more than what I am already paying. I don't think it should be increased as there needs to be investments in the local areas. Look at Orpington bowling that could provide jobs and activities for adults & kids but it is being left to ruin. We need to invest in the area to get more working families into the area.

Such discounts are overgenerous

No I'm not a millionaire I just get pension credit I am poor man - Please Don't send me again any letters

Why should those that work hard to earn their money have to pay all council tax when a % of lazy people only pay 25% - stop helping those that don't help themselves!

Levels of funding just seems to go up & up. Handouts are not the answer, hard work is!

I believe the max should be reduced to 70% support. I cannot see why people who can work can't pay at least 30% min wages go up every year so support can go down

At my old age feel I cannot be positive on what to suggest

Less support would encourage claimants to be more self sufficient

Get a job

Working age claimants who are unable to work due to disability should receive 100% assistance

It ought be means tested. Also those with earnings over £60K ought to pay more

People are struggling & council tax debt would be more. People should be assessed & if means borderline discuss a payment liability

Because it should depend on how much someone earn to whether they can afford it or not

I have evidence for friend/colleagues (also EU) who have mentioned that what they have witnessed from their own people claiming benefits while working FULL TIME in the UK.

this is part of the problem now & is one of the key factors in our society struggling to make ends meet. e.g. food banks in 2020 - OUTRAGEOUS

As it is a proportion of what is needed by the council

Less Council Waste

Ticked both boxes Q2

House owners get less support than council tenants yet have higher building costs

Because they are working age people they can all work, why should the rest of the working population keep footing the bill



**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.**

Be more creative with use of employee, does the council use its property portfolio wisely?

Redevelop the Civic centre as it seems less and less available to residents and as the pandemic shows that employees do not need the office space

Reduce the amount of overpaid and under achieving managers that are employed, start charging the benefit brigade for services including gym membership, stop discounting the able bodied and require them to pay full price like those who work for a living.

Key services for families right now is education, health, mental health, children services. There are so many other services that to be fair are not really needed. Animal welfare can move to private, giving people business opportunities. The council needs to priorities areas, rationalise on what is critical and risk asses the needs of the people living in the borough.

The current level of council tax support is adequate for the prevailing financial situation. Covid has had a major effect on the way we live and work and only time will tell what the longer term affect on our lives will be. Working from home will, in my opinion become the norm as companies realise that expensive office rental can be reduced. Therefore local amenities used mostly at the weekend will now be used 7 day's a week. Parks, open spaces, streets etc. Therefore it is now even more important than ever that theses amenities are well maintained. By capping the C/T support at 75% Bromley Council can achieve this.

The amount of building in Bromley has grown a lot, that means a lot of extra council tax. Take it from that.

The Council should devote a proportion of its council tax base to meeting the costs of its working-age CTR scheme. The scheme has existed for nine years. The time for hiding behind "government cuts" is long past. Many poorer London boroughs - including some Conservative-controlled boroughs offer their poorest working-age council tax payers up to 100% relief There are thousands of properties in the Borough that have been significantly improved upon. They are readily identified by improvement indicators on the Council Tax data base. Reassessing these properties will provide the additional funds and simultaneously introduce greater fairness. Why should a retired couple in a 3 bedroom house pay the same as their 5 bedroomed neighbours occupied by 4 working adults?

I do not think the level of assistance needs to be changed

Difficult to see how you could cut services any further. The Council barely provides any as it is. For me you provide a library, let me walk on your pavements (I don't drive or use buses) and once a week you remove my waste but only if I drag the bins to within touching distance of my front gate. I then have to sweep up the rubbish that the collectors have scattered along the road and find my bins which could have been left anywhere but are most likely to be found in a neighbours garden. The Council also cuts the grass verges in my road or tries to. For this I pay the Council £113 per month which allows for a 25% single person reduction. I can only assume that the payments I make are already used to subsidise others who don't have to pay.

£323.25 to Greater London Authority. Our streets are never swept so this is something that could

be reduced as not done anyway. I am paying £133.07 a year for Adult Social Care - Why is this - This should be paid by the Gov and not the people of Bromley. I don't use adult social care services, why I am paying for it.

Those who afford it should pay more

Not really sure

Why not consider allowing people to increase the level of Council Tax Support that they get by working for the local authority or other local organisations doing meaningful work and gaining work experience at the same time.

You can't cut anymore services, there are none to cut.

If the level of assistance is increased, Council reserves should be used. That's because Council reserves are for a time of need, and if the Covid-19 pandemic isn't a time of need, I don't know what is!

Should not be increased

It needs to be kept the same but those working should not have to pay for reduced services if you cut them. If you can't meet the cost using some reserves then you will have to relook at the thresholds for those who need it.

I am a single woman with 4 kids, my income is £500 every month I think for people with low income the council fees should be low so we can be able to pay it every month without pain

Please don't send me again any letters

I have chosen A & C but if only one answer Then A If the reserves are used I think sufficient should still be available to help those in trouble

Make all working adults pay per head per household too few paying for the many

No change review claimants

Don't increase the level of assistance

Increase only for those who earn more than £60K p.a

increase council tax for top income bracket

Take more off the rich. rich & poor should not pay the same

Reduce the obscene salaries of the Bromley Council FAT CATS - whether you increase or decrease support!!

I strongly believe wealthier residents (in their massive Range Rovers) should be paying a higher % of Council Tax than those of us NOT so well off or able to afford 25% - this can be done by a means testing system requesting pay/salary slips etc

I have no love for Council Tax or miss-spending unfortunately I understand these services are necessary and must be paid for, I only ask that those whom make decisions do so more wisely than seems to be the case.

I have mental health issues & these forms are a load of rubbish

Unnecessary Road/Street developments. Poor town planning!

poor standards of work & services

**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. 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 your answer here:**

There is always work to be found if you are prepared to look, most hardship people have it too good in the past and now rely on handouts to survive.

No. Again because of Covid 19 there are more people financially challenged and this fund should be looked at and properly promoted

Needs to be more, is this meant to cover all residents living in the borough? This isn't sufficient if you are to breakdown the number of working families living in the area.

Bromley Borough is the largest of all the London Borough's. £100,000 is wholly inadequate and this must be addressed. Without having figures, eg population of Bromley Borough and the likely number of hardship cases to protect the most vulnerable it is not possible to put a realistic figure on it. Perhaps this information can be put in the public domain and published on your web site.

Consideration should be given to increase this to ensure the most vulnerable people are supported. Poverty leads to further decline.

There should be more help, the government are taking away the Covid money too of £86 a month and families are going into poverty

Hardship fund can be increased over £100k if required, but ONLY to fund those GENUINELY suffering difficulty in making payments. Not to be used for those who manipulate the system to make themselves appear to be in need of assistance for the sole purpose of maximising the collection of benefits rather than working for a living.

Assuming that the level of support remains limited to 75% the fund should at least be doubled There shouldn't be a hardship fund.

Without knowing the demand on this fund and the criteria for receipt of assistance, it is not possible to assess whether this is adequate, given the other demands on the council's financial resources.

Every business needs a contingency fund but this could be reduced.

To be honest this seems low. I don't think it should be any lower. I'd be interested to understand how this is allocated and how much people are likely to get and for what?

The hardship fund should be increased

The fund should be much higher than this at this time due to Covid and terrible hardship residents face.

Should go on circumstances

We wouldn't need a hardship nor would we need to consider the correct level of funding, if people who were already in financial hardship were not expected to pay the council tax.

This has to be a qualified no as I don't know a. the definition of 'most vulnerable' and b. don't know how many people fall within the category or c. if the definition of most vulnerable alters to fit the level of the actual fund. This is a very mixed Borough in terms of haves and have nots and fairness

should be a key element of how this should be viewed.

It needs to be more.

I think the level of funding may need to be increased due to the Covid-19 pandemic. I'm not sure about this though, as I don't know how much of this funding was used last year. To make people homeless because they couldn't pay their Council Tax would be terrible, and probably more expensive in the long run.

I don't have enough information to comment on the level of funding. There should be sufficient to support anyone in hardship, if this isn't the case now then it should be increased

I can't comment if this is enough without knowing how much of it is used or the demand for it.

Very little information is given to make an informed judgement on whether this amount is suitable or not. It sound quite low to me but without more details we should not be asked to comment

No idea of demand if ok in the past then ok now or increase council tax so all vulnerable residents covered

No idea if level is correct

£100k sounds high

The people that really warrant it should be helped but there are many that receive it that work the system

Difficult to know if the level of funding is adequate without further information as to the numbers classified as "most Vulnerable"

Given the size of the Bromley area £100,000 seems a low level for the hardship fund. however I do not know what calls are made on this fund to make a valid estimate of how large it should be.

Get a job

Without any information as to the level of funding needed historically how can I comment as to whether £100K is the correct amount

The more it is the more helpful for those who need support - However Council Tax should be kept as low as possible for those who pay the full amount.

Funding should be increased

Impossible for me to comment on the amount without seeing actual figures & more constructive points surrounding this.

I have a feeling that the sum of £100k will not be enough, despite being a considerable amount. there is a simple but harsh reality there simply isn't enough money once spent it's spent. once again I refer to my previous answer spend wisely!

It should match the need. I wouldn't know what that was

Needs to be more

Not sure it it's enough to help all the people that need help, if it isn't then no!

Should be means tested

Should increase the 100k figure does not seem enough to cover hardships  
Needs to be higher in current time

**Q4 Are there any other changes you would like to see to the Council Tax Support scheme 2022/23 or any further comments you would like to make regarding the scheme?**

More support all round

Not sure, as I have only just been aware of the council tax support scheme

If the government fund is reduced this would put a strain on Households, not just for vulnerable people. I think percentage to be paid on the council Tax Support scheme is not realistic. The government should look at some way of means to keep the percentage low and not to increase.

Although I have read the information provided, I find that sadly I still don't really have sufficient information to make further constructive comments.

100 percent relief from all council tax for permanently disabled residents like myself, as per all the other boroughs I have lived in.

I took a temporary job as a carer this summer. The last day of my job as a self-employed personal carer was on Friday 20 August. Since my Universal Credit for 13 July until 12 August was nil, I received three separate letters all dated 7 September 2021, from Bromley Council about a review of my circumstances. I'm concerned that the volume of paperwork may discourage people from taking temporary jobs.

I don't think you have the money to do anything else.

I was before paying less amount of Council Tax support 2017/2019 I will like the government to consider people struggling to make ends meet. I will like the government to consider us with low income.

I am not sure I should work and save to assist people I do not know - I help locally to assist others: why should I pay the Council to do the same job poorly

Put in place some evidence based criteria to ensure applicants in exceptional financial hardships are genuine not fraudulent.

How about a scheme that people can give back to the Council in some other way than financially - like community support - perhaps people can do voluntary work for the Council in return for a reduction in Council Tax

The letter was very difficult to understand so should be simplified

None works well as it is

People who are on income support & are disabled should not have to pay any council tax

Do not cut services

I feel older children who are working in relatively well paid jobs & still living at home should be individually made to pay a contribution by law

Nothing I can think of, I'm happy with everything Council Tax are doing for me

Respectfully I don't know

Keep Libraries Open

Just leave it as it is

It should be 100% as a general rule those receiving help financially would prefer not to be in that position. asking for something they don't have is cruel & unkind

Fully working homes to receive a discount for always paying their full bills