

APPENDIX D(i)

CONSULTATION RESPONSE MATRIX

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
Before cutting or decreasing any benefits the government should think about people too. The prices are rising, benefits are cut, no profits for the family. I have been living on the low income, but after this new offers I see that I won't have enough money for myself as well as for the baby. I suggest to rise income support as much as decrease any benefits	As you can see in paragraph 1 I disagree with these changes because I will see me and my family living below or lower the low level of being. But I want to live as well as people of the middle class or level of being (having enough money for food, some clothes and some leisure).	I don't have any comments upon this proposal.	Resident Council Tax Payer CTB recipient	Blank	N/A
To protect all those on the lowest income levels i.e benefits and minimum wages without introducing a cap on the amount of help they receive.	I would have wanted more clarity about what this means - does this mean people of working age who apply for support but are working or/ and also those on income related benefits? It seems unfair that those on low incomes, and therefore needing income support or similar benefits, are to pay 15% of the council tax bill. I think the scheme should have had universal application - some younger people are poorer and have more complicated needs than those of pension age. I would have also wanted the council to limit support to those on higher incomes and think of ways to not pass costs to people living in poverty and on low incomes.	I would support this measure. But I don't agree that older persons should have protected status.	Resident Council Tax Payer CTB recipient	Blank	Blank
I do not support or agree with these proposed changes.	I do not support or agree with these proposed changes. Its affects a large number of people, many of whom, being the poorest in the borough including myself are already finding it difficult just to get by.	I do not support or agree with these proposed changes.	Resident Council Tax Payer CTB recipient	Other	I do not support or agree with these proposed changes.

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Disabled residents should continue to receive 100% discount under the new scheme if they are currently in receipt of council tax benefit. Pensioner entitlement to council tax benefit should be means tested.	I do not support the proposed scheme of reducing benefit entitlement by 15% for working age customers AT ALL.	Blank	Resident CTB recipient	Blank	The proposal to reduce benefit by 15% for working age customers currently in receipt of council tax benefit is absolutely scandalous. As such, services should be cut first. I do not support this proposed change AT ALL.
I can not suggest anything to enhance it	As a disabled person I feel that I should not have to use my disability benefits to pay for my council tax.	No comment	Resident Council Tax Payer CTB recipient	Blank	Blank
Spread the load dependent upon income.	It is just plain wrong to require additional payments from people who are dependent on benefit payments, that are themselves being reduced.	Blank	Resident Council Tax Payer CTB recipient	Blank	I am a single disabled carer for a vulnerable child and wholly dependent upon benefit. With the change from Incapacity Benefit and Disability Living Allowance to Employment and Support Allowance, a reduction to the social care budget, and prices rising faster than benefit adjustments; where am I supposed to find the necessary additional sums to pay the new council rate charges?
The council should also include the drug addicts whom council provides the free homes etc they should be included in this scheme as well plus the people who are cheating the council taking benefits and working on cash as well and we are happy that the council has excluded the pensioners atleast from this scheme cuz they are already on less and if they have to pay the tax it is really not fair to them i think so.	But i think this is good for the council and for the people who are just fooling around the council claiming free benefits without doing anything plus the eeu countries people who just move to uk because they can claim benefits easily.	The idea is good to collect some more money but it is really bad for the people who are truly seeking any help from council like jsa, income support and really to do not have any job or other income and these days i do not know how they will pay or consider this thing.	Resident CTB recipient	Blank	Just the suggestions for council is that the must decide something about the people who are really in a long term council tax or other benefits should also be shreaded or atleast should be re-evaluated if they are really unable/able to work or not or if they can work they should. And the people who are on drugs and the council is providing them free housing etc. and everything they should be scrapped off from all those benefits.
Taking into consideration the ability withstand a reduction in benefit level would be an enhancement to your plans as age group alone evidently cannot do this. The likely result will be to add to pressure on other agencies	In reducing the disposable incomes of the growing numbers of 'poor' still further you will further depress the local economy.	As above	Resident Council Tax Payer CTB recipient	Other	Why are you not proposing to use property banding (wealth ownership) to taper levels of benefit reductions?

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Put your voice into diminishing the gap between rich and poor	Weak people are target as always, corrupt taxes by well off are massive. Syria may be a long way by miles but with an inadequate government squeezing people it may also happen in Britain.	N/A	Resident CTB recipient	Other	Blank
Don't do it. Increase amount for the well-off who can afford it.	Absolutely disgusting	Don't really understand what this means. If it means no discount for single people, that is disgusting If it means that there is no second adult rebate if that person claims council tax, again I think that is wrong. People are individuals.	Resident CTB recipient	Blank	Blank
perhaps the charges levied can relate to the number of wage earners in the household?	I am of working age but unable to work due to my medical status. I have cancer which has spread in my body and my treatment for this makes me extremely tired and unwell . I receive DLA & ESA higher support rate because of these. I hope that I would be able to pay any charge levied on me but I cannot increase my capacity to work, it is not expected that my health will improve. People in similar circumstances will be distressed by these new council proposals.	I am not aware of this and cannot comment	Resident CTB recipient	Blank	I need help to manage my illness in my own home, cannot get social services support, yet you may be asking me for money for this charge when I am not in a position to improve my circumstances or health to obtain work.. I am appalled

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as a pensioner as i read it it does not effect me but you never know	as usual these schemes seem to hit the poorist	yes i agree	Resident Council Tax Payer CTB recipient	Blank	i am sure you are trying to make the changes as fair as possiable
IT SEEMS THAT EVERYTHING IS GOING UP	PEOPLE WHO RELY ON DLA AND THERE PARTNERS AS THERE CARER WILL SUFFER THE GOVERNMENT NEED TO SORT OUT THE SITUATION AS MORE SERVICES WILL SUFFER IN THE AREA	LOW INCOME PEOPLE WILL BE HIT HARDEST	Resident Council Tax Payer CTB recipient	Other	Blank
evaluate fairly, who really needs to receive this benefit	the scheme should be evaluated, by how much a person receives, and if the person has got children under 18 years old	many families who receive this benefit, is hard for them, to buy necessary things. They already have a low income, if you cut this benefit, how can they survive?	Resident Council Tax Payer CTB recipient	Other	I'm a single parent I work 20 hours per week, I receive the minimum hourly. I live in a private flat. The housing, and council tax benefit is not enough to cover my expenses, and for my 11 year old son. To cut down my council tax benefit, how will I survive?
A fairer deal for the long-term unemployed. According to Government figures the average length of unemployment for the over-55's is 14 months. Many of these will only be receiving £71 pw JSA benefit. Over a year this 85% cap represents between 2 and 3 weeks JSA. What will these people be eating when a bill for about £150 drops through their letterbox? I assume this bill will all come in one lump at the end of the CT annual cycle rather than being phased.	Fair on the short-term claimants. Less so on the long term unemployed, disabled and vulnerable.	This, I think, is fair.	Resident Council Tax Payer	Blank	I appreciate that it will initially be less costly for the Council to maintain as much as possible of the existing process and simply cap CTB at 85%. However, this may be offset over time by additional costs of chasing non-payment by those who simply don't have the money. I think you may have to consider alternatives including means-testing. The difficulty there is that savings go down and down if someone is unemployed for a long period of time and there is a danger that they would have to be re-assessed regularly which could be a costly

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					administrative overhead. However, ability to pay should be factored into this proposal. I was recently out of work for 10 months and I know how quickly my modest savings dwindled. I couldn't have paid an extra £150 - I simply wouldn't have had it unless I literally handed over more than 2 week JSA and didn't eat for a fortnight.
How in this economic situation the rents are going up? Why they do not go down? Make everybody pays, but less. Cut down what the council spends in certain areas. See what is happening in Italy, Spain, or Greece or Ireland. We must make the economy runs, but it will never be like before. If I have no job, I cannot pay anything, but if I have any job that makes me pay for some of my bills, the economy is running. My problem is my rent. It is too high. If I have a job where I can make less money but it is enough to pay my bills and probably save, the economy is running. But rent is killing us and the banks are not there to help but to make us slaves of interested rates. It would be better pay a small amount than nothing.	The right thing to do. But the council must reduce its expenditure as well. Do not cut jobs this is not the way. But try to save. I see so many waste in my area that I could not enumerate it here.	It is right. See what is happening in Italy, Spain, Ireland and Greece. We could not commit the same mistake. We must cut down expenditure. We must save, somehow.	Resident CTB recipient	Blank	I have been told you need an electrician. Am I right? Any chance for a job at Southwark Council.
good proposition	yes naturally	of course	Resident CTB recipient	Other	yes please i just wanted to be register in the council property .I would be happy if you can send my an application forme or let me know the proceduce please thank you.
more advertising and held in libraries	how can I afford it benefits are breadline anyway cant afford to live	Blank	Resident Council Tax Payer CTB recipient	Blank	this is draconian and poverty inducing, mental health will suffer

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use the council taxes collected in areas of utmost priority and cut out duplications and unnecessary waste in general.	if the council cannot continue to support all working age claimants due to the present financial and economic downturn, then all residents living in the council will just have to accept whatever changes are made in order to keep the council ticking on during this lean economic period.	this part of the proposal is perfectly acceptable, at least for now; when the economy does pick up in the future then the situation should be reviewed.	Resident CTB recipient	Blank	Blank
If the change does not affect families with income, then the change should be normal.	I think this change will put more poverty families to be in difficult financial situation. At the moment there is no more works. Not helping people with low income won't be the best solution	This is not the best decision. How people without job can live? Many people will go to the street to do bad things which could affect the government. In my opinion this decision is not welcomed.	Resident Council Tax Payer CTB recipient	Housing Association	In my own case, I leave with disability and can not get job at the moment. My wife just came from Africa. I am the one supporting her financially. If the change affects me, How can we survive? My wife does not receive any benefit yet.
No	No	No	Resident CTB recipient	Housing Association	Proposal that there should be a council of the municipality and the population is to talk with the government and explain the conditions of the population and living conditions and difficult circumstances Ornament
Blank	I think it will be devastating, and it will make people homeless, and they will have to beg on the streets. Even now we do not get enough welfare benefits.	Blank	Resident Council Tax Payer CTB recipient	Blank	I would like more support, and more details of proposed changes. What will happen to Houpsing Benefit. I am not happy with the proposed cut of 15%. What will happen to the people who have this 15%, do they have to rob or beg, or commit suicide? I would like someone to contact me with answers to these questions
Reduce the rate of increase to claimants and find the money to do so. A 200% increase in the amount to be paid by these groups is just too high.	It is completely unfair to squeeze the unemployed and disabled further by blaming government changes and cuts. Money could be clawed from some of the vast amounts spent on road humps for example. In fact there are many council departments like maintenance that waste vast amounts of money far in excess of	Unsure as to how this may impact on those on a low income. Feel that it's probably going to have little impact as second adult rebate generally affects family members of working age. I would however suggest that live in carers	Resident Council Tax Payer CTB recipient	Voluntary Organisation	Blank

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	2.8 million per year.	should still have some kind of rebate entitlement. Many carers have a hard enough time as it is without losing the small amounts of financial help the state offers, well below the cost of supplying a state employed carer or residential care. In other words, abolition of the rebate for live in carers could cost more in the long run.			
by abolishing useless translations Services	it is unfair because councils waste millions of pounds each year on its translation services. Why can't translation services be abolished and there would not have to be a 15 per cent reduction	N/A	Resident CTB recipient	Blank	Blank
Blank	i find it absurd because you councils spend a lot of money for ethnic minority events such as black history month why can't that be stoped	Blank	Resident CTB recipient	Blank	stop wasting money on ethnic minority programmes
the overall financial situation of applicants need to be considered,	Income support and other supports from the government are just too low to meet rising costs of basic things: with rising living costs (water, gas etc) coming to around £23 per week.	I think that is extremely unfair. Single people are always discriminated against. The receive the smallest amount of services but pay the same as a 6-person family. It would be fair if it was linked to income, i.e. anyone earning over a certain amount does not get it.	Resident Council Tax Payer CTB recipient	Blank	More people unable to pay/survive will mean more homelessness/social care costs and needs. Ask the government to contribute to the consequences of their policy changes. Long term it will cost more

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There has to be a blanket to cover people who are over 60 and yet below the pensionable age who are unable to afford or do not have sufficient income to meet the 85%. Age is also material in obtaining effective employment	Unfair. People over 60 but below the pensionable age are not able to obtain effective employment and would therefore be struggling to meet any Council Tax payments. Consideration must therefore be shown to vulnerable people. Besides, parties who have never contributed to Tax or National Insurance should not get the benefits at the sacrifice of people who have contributed.	As above. The second adult rebate should be stopped as in most cases this is abused. The saving would then cover vulnerable single claimants.	Resident Council Tax Payer CTB recipient	Blank	Blank
I agreed with the council tax support scheme	My views are Disable people should be exempt	I agree with your proposal	Resident Council Tax Payer CTB recipient	Other	Blank
The leaflet that came with the letter listed four examples of families and how they might be affected by the proposed changes. Everyone looks for the example that includes them. Therefore what way will single people who are receiving Job Seekers Allowance be affected?	There is a very fine line here. The plus es are that by giving people the opportunity to pay they are seen as 'someone' by bureaucrats and therefore this is beneficial. Even those on Job Seekers Allowance can afford to pay something. A while ago I was living in Barnet and I had to pay a small amount even though I was a recipient of Job Seekers Allowance.	There isn't anything I have to say about this.	Resident CTB recipient	Other	Blank
Blank	it does not seem to be good news for anyone	Blank	Resident Council Tax Payer CTB recipient	Blank	Blank
Blank	Reducing the support received is not going to assist working age claimants in this time of austerity, it will make things harder for them.	As above, cutting the second adult rebate will not assist working and middle class families	Resident CTB recipient	Blank	Blank

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Make everyone pay at least 50%	Fine by me	Agreed	Resident Council Tax Payer	Blank	Blank
Blank	its disgraceful because councils across the uk are wasting 100's of millions of pounds each year promoting ethnic diversity on different languages black history month and other events	Blank	Resident CTB recipient	Blank	why can't southwark council lobby the government to save money by abolishing endless array of different languages displayed on streets and councils offices, by removing translation services and black history month do you ever see a white history month promoted ?
take money from single people but protect single mums & pensions as they will not be able to pay, making working age single people pay may encourage them back into work also couples with children or just couples that are unemployed paying will also encourage 1 of them to go back to work	i think single mums & pensions shud be protected families with or without children where none of them are working shud pay as it will encourage at least 1 of them to get a job	there shud be a 2nd adult rebate if you are single as it will be unfair	Resident Council Tax Payer CTB recipient	Other	single mums/pensions & severely disabled people who get disability living allowance shud be protected anybody else shd be made to pay towards it even couples who have children if both adults are unemployed as this will encourage 1 of the adults to get a job as they would be better off, single mums shud not have to pay if children are under 11 years old as until they are 11 they can't be left to look after themselves briefly after school until mum returns home as most single mums get a job when youngest are 11 as it helps reduce child care costs
Blank	I find points 1 and 3 very specific and hence I will add my comments to this box as they are overall comments about this scheme. I understand the need to try and devolve this particular scheme to local authorities with the hope that it will both cut down on benefit abuse and perhaps reduce wastage. After all if an LA is directly accountable for running such a scheme then one hopes it will be more in control of its demographic needs. However I am	Blank	Resident Council Tax Payer CTB recipient	Other	I apologise but I did this in box 2 previously. Thank you for the opportunity to comment.

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	<p>puzzled as to why the council is proposing to cut such a very important benefit and is not keen to cut down on other unnecessary expenditure. For example the recent recycling scheme run in my area. We now have three different colour bins which I am sure cost quite a bit to the council to provide to all households. The area is littered with these unsightly bins, which frankly I'm not sure they are used/ emptied appropriately anyway. The sheer volume of bins has forced the sanitary employees to empty half-filled bins into other more messy ones, thus littering even more as they do not pick up items spilled from bins. Or in other cases not empty the bins at all if they only have one or two items in them. Also we have a new library in Canada Water which is underused. Sure there are some childrens plays organised, but more could be done to make this a viable business initiative for the community and a good earner for the council. For example the external area lends itself to an summer open air cinema with nominal ticket entrance fees for all - trust me people would flock if you would only consider arranging this. The top of the library has been gravelled instead of appropriately landscaped to provide an open air cafe/ restaurant or hire venue for businesses or individuals. And why since this is a modern building where there no provision made for solar panels to ensure we save money on electricity costs for the building etc? The area has an excellent maritime</p>				

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	tradition and guided walks/tours could start from the library and be advertised - not even one special event for the Olympics took place there. There are many other ideas that could generate income for the council to avoid having to cut important services such as the council tax benefit. This culture of cuts and unimaginative procurement is what needs to be changed for Southwark.				
Blank	I am concerned about people like myself who cannot afford what is being proposed. Times are extremely hard for everybody and people from all walks of life are struggling to pay the bills that they already have and feed themselves. People now have to decide between paying their bills or eating because of the economic situation. Council Tax is a tax that people did not ask for but have to pay but being forced to pay for it when you are not working or getting an substantial income to cover it is quite frankly unfair as this will now put more people further into poverty and what will happen if I literally do not have the funds to cover payment, do I have to prepare myself for a prison sentence because I cannot pay for something if I do not have the means.	Blank	Resident Council Tax Payer CTB recipient	Blank	Blank
Raise Council Tax according to size of property and accompanying land, divided by number of residents. This would ensure the very wealthy, who can afford to pay more, pay the highest rates. Re-assess property according to total square meterage per capita.	I am disabled and receive E.S.A .and the amount of money I get is worked out by the government to be precisely what I need to live on each week. If in future I cannot get full Council Tax benefit and have to take the shortfall from my other benefit payments, would the government be	This is ridiculous, an an example of the poor being sorely used to uphold the living standards of the better off. Council Tax should be means tested.	Resident CTB recipient	Blank	It has taken me 6 months to get a reply from Planning. 2 years ago I was awarded compensation for similar delays in service and expect to be compensated similarly this time. My experience of Southwark Council has little to recommend it. I suggest lazy and corrupt staff, who first serve their

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	in default of its contract with me? The money I would be then have to live on on would be less than amount agreed upon? Could I seek a judicial review?				friends and neighbours, are sacked. This would save time and money, then new staff could be employed to do the job in the time it usually takes to speak to someone who understands what a customer is saying!
they should try and focus on those who are more effected by the change and progress upwards ie..... the single claimants btw 25 - 34, and then the single claimants with kids because they receive child benefit as well and so on.	its really bad for the fact that housing benefit is already with a deadly reduction by almost 50%. it gives the claimant no absolutely nothing to go by at all. this might lead to many claimants especially those btw the ages of 24 - 34 to become homeless. the govt decision to this is absolutele ridiculous and it will cost them big in future.	it should be reintroduced back to help assist inthe council tax benefit support system	Resident CTB recipient	Other	I would be grateful if this issue is considered before disissal so as not to leave people homeless and in serious confusion about their life as a whole. It will bring down lots of morale in people who needs the council help in having a good life without such hinderance to life itself
The Government should create more jobs, so that the lazy people should be forced to get a job	During this economic climate, I find it difficult to believe that the Government is going to reduced the amount of support to the people who needs it most.	This new scheme will live many low paid claimat in the worst position	Resident CTB recipient	Blank	Blank
an 85% cap on benefit is not right for people on very low incomes	people on low incomes should be protected from this	Blank	Resident CTB recipient	Blank	if these changes are to be made then i suggest that people on low incomes should be protected from this.....its simply out of order and not fair
Working "age" is not the same as working "ability". It would be useful to include disabled in any scheme so as not to create more hardship.	As above, it will increase hardship for people who are genuinely unable to work and have no way of overcoming their situation.	Don't understand this.	Resident Council Tax Payer CTB recipient	Blank	Blank

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The government says Pensioners are protected. What will happen to those with medical conditions that are unable to work and are in receipt of benefits?	What will happen to those claimants that are unable to pay because they are on benefits due to medical reasons. We need more clear and direct information.	Each case should be judged in their own merit and circumstances. These are people, not animals. Cost of living should go down if the government want people to pay their own way.	Resident Council Tax Payer CTB recipient	Blank	I disagree strongly with the council's and government decision to abolish council tax benefit.
Council tax benefit should not be abolished.	This statement is not fair because just because someone is of working age does not mean that they are medically fit to work.	Daylight robbery.	Resident Council Tax Payer	Blank	Blank
Pensioners as well as those with disabilities and medical conditions should be protected.	It shouldn't be all working age claimants. Each case is individual and different.	Blank	Resident Council Tax Payer	Blank	I pay council tax and believe that those with disabilities, medical needs and pensioners should not be included on the all working age bracket. The government and southwark council are preying on the most vulnerable and I think this is unfair when they are already on a low income.
As Southwark resident this is the first i have heard about this new proposed scheme therefore for me to add comments to enhance the scheme would be unjust	Again not sure of the impact this will have.	As Southwark resident I was not aware of the 2nd adult rebate scheme	Resident Council Tax Payer CTB recipient	Voluntary Organisation	Blank
This is poll tax brought back in again by the back door. I suggest you include disabled people in the 100 rebate, how can you expect people to find more money to pay for this when they are disabled and have to remain on benefits?	working age does not mean the ability to work, what about disabled people? I have a disabled daughter I care for, how are we magically supposed to find more money for this Poll tax on top of paying an extra £25 a week for extra bedrooms we have? where is this money going to be found? this is outrageous.	this is just a money generating scam that will affect the poor and disabled, there should be either a discretionary scheme or a scheme where your income as a second adult is taken into account.	Resident Council Tax Payer CTB recipient	Blank	Disabled people should be given 100% rebate as well as pensioners, working age adults who are too disabled to work cannot produce money out of thin air. stop funding wars then you will have enough money.

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There should be consideration given to disabled people who are not yet of pensionable age. You have not mentioned any disability provision.	Not all working age claimants can work. People who are currently in receipt of DLA are going to have their benefits halved in the autumn of 2013 when the mobility component is stopped. A charge for council tax, no matter how small, will impact most on this group who are also losing a large proportion of their income.	If this is based on the household income I think it should be means tested as you say that high income households could be receiving this benefit.	Resident Council Tax Payer CTB recipient	Blank	There should be a wider criteria for council tax benefit other than being of pensionable age. People who are now in their mid-50s have already had their working lives extended when the pension age was raised. This will impact on the most vulnerable.
No comment	No comment	No comment	Resident CTB recipient	Other	No comment
Blank	It should all depend on the circumstances of the claimants.	Blank	Resident Council Tax Payer CTB recipient	Blank	Blank
Top level executives and highest paid Southwark council employees could take a pay cut to cover the shortfall rather than punishing those of us who are already jobless and struggling to survive.	I find this shocking considering I receive only £142 every 2 weeks jobseekers' allowance and you are proposing to take money off that tiny amount towards council tax. This will result in even more significant financial difficulties for me and others in my position. £142 every 2 weeks is barely enough to get by without you adding to the burden by taking more off it.	I agree with this in principle if it applies to those on high incomes as long as those on very low incomes do not suffer.	Resident Council Tax Payer CTB recipient	Blank	Cut non-essential services instead of making those who are in receipt of benefits and in genuine financial difficulties having to cover the cost.
Blank	this is will cause some hardship for the genuine claimant	this is unfair	Resident Council Tax Payer CTB recipient	Blank	my suggestion is that there are a lot of hb/ctb claimant who are not even living in the country while they are getting paid from the council and from their tenant i would like to see a change in the way how benefit is payed,more surprise visit to the claimant addresses to check that they are seriously living in their property or not . i always thought

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					if the government introduces a check on anyone who is leaving the country by checking their insurance number to detect those who are on benefit and living abroad, this will cut a lot of the deficit. this is my opinion
please supply more than one possible option, to have just one suggests a fait accompli and that the decisions have already been made, which makes this exercise worthless.	£2.8 million in the scheme of things does not seem a lot of money. To make an informed judgement more detailed information is required on the overall council budget and how it is spent.	This is outrageous you could have an older parent in their sixties and a low earner, but with an adult child still at home because they cannot get a place of their own. To penalise such a person is criminal especially when you take into account that the parent is reducing the housing need in the borough by allowing an adult child to be at home.	Resident Council Tax Payer CTB recipient	Blank	All cuts should be borne across the whole area of the council activities and not have just one particular council service adversely affected. The whole budget should be set so that everyone can see that it is fair and just. The council itself should also look to reduce the impact of any cuts by reducing the operating costs of the council and rooting out waste and inefficient operations. I am not convinced that the proposed scheme is the way forward and would vote against it.
Downsizing Southwark council's boroughs into its political parts - Southwark is too large a borough to be effective. Some parts of it are too deprived and so the better parts are left to pay for those areas, which can never be profitable. By breaking Southwark up into its political authorities, then parts of it will benefit if that area has voted for a party, which is in power. If this is too difficult to achieve then at least divide Southwark into five different territories so that each authority will then be able to efficiently manage itself and so perfectly judge itself in regards to its own realistic goals without the need for surrounding areas to constantly bail it out if it mismanages itself.	I think it's another way of the government localising a problem, which it cannot fix itself, thereby leaving councils to effectively police its hand-outs, which in this instance will mathematically result in most people being unable to pay the shortfall. It is a stupid unworkable policy and will effect many low-mid-wage workers who have nothing to do with seeing themselves as benefit dependent.	Another absolutely ridiculous proposal and this is exactly the point I am making for it is no surprise when the council is left in-charge of major decisions such as these, that it comes up with such a desperate idea as this, and again backs up my point that government should be the rightful decision makers. Many people have another adult living with them for many reasons, I.E. loneliness, help around the house, favours to friends down on their luck and in most cases it actually costs money to have them. Again it is the council desperately fitting everything into	Resident Council Tax Payer CTB recipient	Other	Blank

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		boxes, which rarely has any bearing on real life.			
very sorry but for my possibility give suggest to this changes should be not possible.	sorry I hope the council will give possibility to peoples not more young.	I'm living alone with many problem about my health.	Resident CTB recipient	Other	Blank
Why doesnt the government stop paying benefits to non uk residents, ie people from Europe can claim job seekers and housing benefit in this country but yet have no benefits system in their own country uk residents are not entitled to these benefits in these countries. Instead of keep taking from the poor, weak and disabled - introduce a scheme to help us!	What happens to the people who are unable to work or who are disabled and rely heavily on this council tax benefit, where are we supposed to get help from?	Blank	Resident Council Tax Payer CTB recipient	Other	Blank
I THINK DISABLED PEOPLE SHOULD HAVE THE SAME RIGHT AS THE ELDERLY AND NOT BE AFFECTED BY THE SCHEME	IF YOU ABLE TO WORK THEN I OKAY WITH THIS BUT IT UNFAIR FOR DISABLED PEOPLE	MY COMMENTS IS IF YOU ABLE TO WORK THEN THE SCHEME WILL WORK BUT DISABLED PEOPLE SHOULD HAVE SAME RIGHTS AS THE ELDERLY HAS	Resident CTB recipient	Blank	I THINK THE GOVERNMENT SHOULD STOP PICKING ON THE MOST VULNERABLE IN SOCIETY
Blank	Ive been on income for one year now, single mum to two children, one going through assessments for DCD,ADHD,ASD. I would not be able to work right now with these assessments so dont feel its right to punish me for this when i had worked from age 14 to 29	Blank	Resident CTB recipient	Blank	I have not seen an example in the booklet for a single mum with children/one disabled child etc so do not know how this will effect me

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is there any other way you can recover money other than this way.	Is there going to be any other other increase ie: working tax or some other way. Can council tax be decreased.	This will mean more hardship on single parent household. I work part-time and this may mean giving up work for me as i may not be able to afford this.	Resident Council Tax Payer CTB recipient	Blank	i may have to leave work as i work 21 hours and really rely on my housing and council tax benefit. This may affect me a great deal.
Any reduction in the present level of housing and council tax benefit will contribute to a rise in the level of homelessness	I fail to understand how the claimant will be able to contribute to council tax if in receipt of benefits which barely cover living costs at present	Blank	Resident Council Tax Payer CTB recipient	Other	Blank
Please can the proposed Council Tax Support scheme also take into account people who are on Benefits and live in their own their home and pay a hefty chunk of money on Service Charges and Building Works/Repairs because even though the Mortgage Arrears/Cost has gone down due to the low Bank of England Rates, the Service Charges and Building Works/Repairs Costs and Charges has gone up astronomically in Southwark Council Area as much as double or triple of what they used to be before the Financial crash of 2008. Thanks	This will be affecting my weekly income and I will have to cut back on some of the basic necessities and needs to meet this shortfall in Funding. I will have to cut back on my weekly basic food expenses and other needs. Thanks.	I don't receive this Benefit but my answer to this is that why is it not cut a little bit while the Council also cut also it's own expenditure further. That is the cuts in Funding should not only affect the poor in Society but also the main Council. Southwark Council should look for more ways of generating Income especially since it is strategically located at the heart of London Commercial Centre. It is a tragic thing for the Southwark Council to be struggling with making ends meet while transactions and businesses worth billions of pounds sterling is passing through the City every working day. Thanks.	Resident CTB recipient	Other / Landlord	Southwark Council should find additional ways and methods of generating more income and stop cutting benefits to the poor people in society. Please be compassionate to us. Help us a little bit with our financial burdens. Thanks.

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I don't think anyone who is sick or disabled should have their benefit capped or reduced. No one chooses to be this way and we are already struggling under the new government.	I think many people who are already living day to day will find it even harder to survive. With utility bills constantly rising, it is enough to find enough money to pay these let alone the monthly council tax. As a sick and disabled person of working age I am only able to continue living in my house because of the rebate I get and with help from friends lending me money.	This will affect many families in Southwark on low income. Many young adults living in a family may be forced onto the streets.	Resident Council Tax Payer CTB recipient	Blank	I understand how difficult it must be for Southwark Council to try and operate as it once did with so few resources and so little funding from the present government. I was born in Southwark and have lived here 50 years. My only suggestion is what lots of struggling people in this country think who are not represented in the media, and that is to vote the present government out before they run the country into total collapse and cause massive social unrest.
this will be ok has long has people who need this help still get the help that is needed ! and this new scheme is properly explained to everyone ! has to not cause costly mistakes !	this scheme would work if theres more help out there to get people good paid jobs ! and advice on things that would benefit people on getting help back to work .	if this help saves some money then ,that seems fair !	Resident CTB recipient	Other	Blank
NA	I am disabled and am worried this might effect me.	NA	Resident CTB recipient	Voluntary Organisation	I think disabled people should be exempt from the changes to council tax payments
I believe the Childrens and Families division of Southwark Council needs to have a larger budget reduction. In addition the demolition of Mabel Goldwin House and the Spa Road Complex has brought in enough money to be able to ease this process. Why does Southwark Council sell off its property that it owns and then rents 160 Tooley St. This seems mad. I was a Southwark employee in Facilities management for 21 years so I know my stuff.	What will happen to the Southwark Tenants on Disability Living Allowance who are disabled. Will they have to give up more of their money, Shame!	If the second person is working, I agree they should pay.	Resident Council Tax Payer CTB recipient	Blank	I do believe adults who are disabled and especially receiving DLA at the highest levels should be treated as pensioners will be.

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Blank	I don,t' feel this is satisfactory.	Blank	Resident Council Tax Payer CTB recipient	Blank	I don't feel DLA on full rate should be affected.
Blank	I think this is a disgrace. As well as the fact that we will have to pay 14% of our rent as we are deemed to be under-occupied, I don't know how we are going to be able to live.	This will just make things even worse for those on benefit.	Resident Council Tax Payer CTB recipient	Blank	Blank
Letting people know now that they will be making up the 15% difference so that they can prepare.	This is fair on tax-payers for a change. Anyone not in work should be encouraged and assisted to spend their free time in finding a job.	What is a second adult rebate? I phoned Council Tax (0207 525 1850) and Michael put me on hold and left me there. After 6 minutes of classical music I hung up as I am at work and cannot spend a long time like this.	Resident Council Tax Payer	Voluntary Organisation	There is no advice on this going out to residents. At Board Meetings of the TMO it has not been mentioned. There are no leaflets at the TMO office (Fair Community Housing Services) or posters as the council has not sent anything to us about the proposals. Those affected by welfare reform and bedroom tax need to know if this is coming so that they can prepare
Blank	Southwark Council has paid solely£34,880,000 to their retirement plan on 2011/12. Administration fees of £949,000 and Investment expenses of £4,425,000 in the same period. Money is not an issue, the issue is using the tax revenue to secure fat pensions. Nonetheless, the plan has a deficit of £612,200,000. So, before bring hardship for vulnerable works, you should stop giving the money for banks and make something tangible, because It is not going to be difficult for another crisis to appear, wipe out the plan assets which are mostly tax payer money. Use tax payer money for the community you tax. The document I based my views was the draft_statement_of_accounts_2011-	Blank	Resident Council Tax Payer	Other	Blank

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	12.pdf. Pages, 115, 116, 117 and 118. Thank you.				
I would need to know much more detail about the new scheme and how revenue from Council Tax is spent within the Borough before I could make any meaningful suggestion(s).	It appears to me that the proposed scheme hasn't been really considered against the impact of general inflation and the actual percentage increases over general inflation for basic household expenses such as utility bills. Such a scheme is obviously going to create a further reduction to the current levels of household income for those who depend on Council Tax and Housing Benefit and no doubt push many such households further below the Governments own poverty line threshold!	If this is rare, then how much would it cost to implement the change? Has anyone established whether the cost is likely to outweigh any forecasted savings?	Resident Council Tax Payer CTB recipient	Blank	Blank
Exemption for those with a disability	Those with disabilities are already facing massive cuts. Charging people who are massively disadvantaged in terms of income whose situation is unlikely to change is unfair and amounts to discrimination - we do not have the same life chances as those who may get work and be able to pay	I am not aware of the second adult rebate as I am single	Resident CTB recipient	Blank	Southwark Council does an excellent job and provides excellent facilities, these enhance my life as a long term mental health sufferer. However, extra financial burdens on the most vulnerable are not welcome - the disabled should be protected from these vicious cuts
Blank	There should be exemptions in addition to the Pensioners' guarantee. My son, for example, is autistic and receives benefit. Although he of 'working age', he cannot work and will not be able to do so for an indeterminate time. He should be exempt.	Blank	Resident CTB recipient	Other	Alexander LANE is my son, and I am his appointee. I manage all his affairs, and I have completed this form on his behalf.

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means test so all who have funds pay their share, there are several elderly people in the borough who have state and private pensions so can afford to pay	I am on JSA and only have £10.47 per week after paying utilities so can only afford to eat 5 days a week if I have to pay some CT the only way I can afford it is to cut down further on food money	Again for those on very low incomes below the minimum age this will increase their debts and they will have to cut back on essentials like food	Resident Council Tax Payer CTB recipient	Other	This cut will increase poverty and thus residents health will suffer driving up NHS costs
it is unrealistic to expect that mental health patients can pay a council tax bill from their benefits	the scheme will cause distress to mental health patients	Blank	Resident Council Tax Payer CTB recipient	Blank	Blank
Blank	Without a doubt this will have great affect on people with low incomes & those reliant on benefits who already struggle just to afford a basic standard of living.	My comments on the above question is the same here. Low income/benefits receipt families will be greatly affected. In all honesty no matter what comments people give, the Council and/or Government will and always do what they propose to anyway. Thats the point I really want to make. Im sure the Council already know what this will do to families. Also with the new Housing Benefit measures where an extra room will no longer receive housing benefit. Children will get older and move out (even after they are 24). Its not the parents' fault they're left with an empty room. Its not easy to move from one Council place to another. The only ones who really care are the ones going through it.	Resident Council Tax Payer CTB recipient	Other	Blank

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<p>Well you are expecting the poorest to pay as usual. How about raising the council tax across the board to cover your shortfall.</p> <p>A shortfall created arbitrarily by the richest people in the land. It is difficult to see how those least able to afford all this are meant to pay up. It will simply become an noncollectable debt that will involve employing more people to collect the debt thereby defeating the object of the exercise in the first place.</p>	<p>Your examples do not show what happens to unemployed people of working age. Presumably because it makes you look stupid. How are they meant to pay you from their £65.00 per week Job seekers ? The government might just as well have said they are reducing Job seekers allowance - ah ! but then of course they would be the villains - no votes in that are there. Do they think we are all so dumb. No wonder there are riots. The shear frustration.</p>	<p>What is the second adult rebate ? to the uninitiated. Lord Denning said speak plain English. This is not and therefore requires explanation. No doubt it means something to those affected but to the rest of us - not alot</p>	Resident Council Tax Payer CTB recipient	Other	Blank
<p>I support this change and think that it should be made clearer in layman's terms what the cap means. For example, would a family adding an additional child to it be at risk of receiving less benefit than expected. How will access to social housing change if a family grows/changes and requires different accommodation? I can not find more information on the proposed means testing being proposed</p>	<p>As it can not impact petitioners, what other group is there? As I said, more information on means testing would be useful, however I am struggling to find this on your website. For example, will people who are able and working/volunteering/genuinely seeking employment be compensated differently then those who are able but cannot evidence a true will to contribute to society through work/volunteering? And what about growing families and some people on benefits opening admitting that having an additional child adds to their benefits and positively encourages them to add children to their family? In short, I hope that the new system supports and encourages greater independence from the welfare state, as opposed to supporting dependence. Some decisions working towards this may be unpopular but necessary</p>	<p>I am concerned that this will discourage true carers from be able to look after loved ones and/or encourage single motherhood status. Why can there not simply be a cap so that after jobseekers allowance and all the other non-Council Tax benefits, the addition of Council Tax benefit can not cause the total benefits to be in excess of that?</p>	Resident Council Tax Payer	Other	Blank

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Protect working age people, with disabilities that prohibit them from earning a wage, in the same way that the pensioners are to (rightly) be protected. Individually means tested awards/protection	It is unfair to punish me, despite having worked most of my adult life, because arthritic conditions have brought my working life to a close prematurely.	So i am at home on ESA and my son (also with a disability) who is 18years old, but at college, would not be discounted as a full-time student? Considering the government is insisting that all young people are in education, training or employment, this change may be of great adverse impact to households. Also, what happens when the young person has completed education at 18years and due to the economic downturn, they are unable to get a job? Benefits are being reduced, with the expectation for recipients to pay more...	Resident Council Tax Payer CTB recipient	Other	I'm not claiming to have the answers, but I do not think that yet another blanket, 'in stone' policy is best for government (central or local) or the individual circumstances of the communities. They differ greatly in age, gender, employment status, salary and mentality (thinking of the riots of August 2011).
not sure what you mean by this as most of us are not tax experts. I can't think of anything in particular.	If it has to be reduced, then there's no alternative. the money has to come from somewhere. I would make sure that people who have lived here for years (and paid tax etc.) are not losing out to new arrivals to the country though.	I'm not sure whether this affects students living away from home or still at school, say between 16 and 18 or beyond. As a single mother with one child about to start A levels and then go on to university, I would resent having to pay council tax for both of us!	Resident Council Tax Payer CTB recipient	Blank	Blank
Blank	in the present climate i think this is fair enoug as long as the inpact is no too much	good idea	Resident Council Tax Payer	Blank	Blank

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I think you should have some means testing scheme in place to help people get extra benefit or grant direct from the government. as there are lots of people who can not afford to pay part or full council Tax. as it is not possible for them to do so	It may encourage some people to find or take paid work to help support their families. On the other hand it will hit hard those families who are already working and are on low income substantially. and those who straggling to make ends meet through no fault of there o .	I do not agree as there are lots of young adults who are in full time education and have no means or funds to pay rent or council Tax witch will only push them further into debt, as more and more students are choosing to study close to home to keep the cost of living down should be supported. But on the other hand those who are able but not willing should be made to pay.	Resident Council Tax Payer CTB recipient	Other	I would like to know and what kind of impact this scheme will have on me, as i am one of those families on low income?
Realistically I cannot suggest any changes to the proposed scheme without knowing much more information and the full financial circumstances of Southwark Council	As I am of working age but currently unwell I am not likely to support a scheme that will see my living allowance further reduced at a time when food and utility costs continue to rise.	I cannot comment	Resident Council Tax Payer CTB recipient	Blank	Please note that some of the comments listed below are about my personal circumstances and I do not give permission for them to be placed in the public domain or published. The general comments can be used. 1) I understand that this is a central Government change to the benefits system and Southwark has to respond by introducing a new council tax support scheme. 2) However, this questionnaire does not really give an opportunity to respond. I have read the leaflet that accompanied the letter regarding this matter. But think a discussion and meeting would have been more useful with council reps; ward Councillors and reps from the debt and benefits sector. 3) This new scheme will affect the poorest and may ultimately lead to prison for people who cannot pay their contribution towards council tax. For example, I already have to find approx. £20 per week towards my rent out of ESA. I currently choose between food and other items when trying to juggle the bills and provide the basics for living. I am

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					<p>unsure where I would find anymore funds for council tax. 4) I do not think the Government or the local authority have any idea what it is like to live in such circumstances, and frankly I do not think Government or Southwark care. Picking on the most vulnerable in society is the norm and history shows this to be the case, the poll tax imposition the 1980s is a recent example. Although this was repealed there is still an element of unfairness as council tax is regressive and does not take account of income – poor and wealthy are taxed at the same rate. 5) This proposed change for council tax benefit is not likely to improve my health or enable me to get fully back into work. My health has significantly deteriorated whilst trying to deal with all these new issues (benefit changes). 6) I am not knowledgeable enough about local Government finance and cannot initially suggest alternatives but I think Southwark should be more imaginative when faced with these issues. For example, linking up with charities to assist, channelling section 106 funding into community support for poorer areas in the north of the borough. It may come as a surprise but there are poor areas in North Southwark even though housing is advertised as 'luxury' accommodation. 7) I fear that this change to council tax benefit is only the start and in time the contribution to the costs of council tax to be made by poor people on benefit will gradually be increased (until it exceeds benefits and they cannot pay). I also fear that within 10 years debtor's hostels will be set up for those who cannot afford their rent and council tax</p>

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					contributions. 8) Thank you for requesting my views on this matter, I hope this has assisted the 'tick box' exercise. I am sure that Southwark Council will not take any notice and that the plans as set out in LBS booklet 'Council Tax benefit is changing – Have your say' will go-ahead unchanged.
I don't know what to suggest, obviously worried how i will manage to pay with decrease in benefit	as alot of people are on a low income i feel this will have an impact on an already difficult time for all earners in this current climate, young and old.	again feel any help is being phased out which can only result in more financial problems for people.	Resident Council Tax Payer CTB recipient	Other	I am a single parent already trying to support my family on a low income by working part-time. I have been committed to bringing up my children without state benefit if possible, but feel this is not taken in to consideration and am constantly anxious about managing financially for the future.
Despite all the information provided in the booklet, one area was clearly missed that of a single mother not working with children under 5, and only receiving a proportion of money towards the interest of their mortgage. This bracket of people are penalised anyway from the point of view that housing costs are not met unlike those living in private rented property etc. so there is an automatic struggle finding money to cover costs of the full mortgage, now this one assumes they will have to on top of that find another 15% of council tax from a budget already stretched. Surely every scenario needs to be looked at. As this will totally crucify those of us already struggling enormously.	Some people could probably swallow this up, ie the single person without children, or indeed families on limited income. Other areas can not swallow is at all and will become a greater burden on already stretched and too small living budgets.	Fair enough.	Resident Council Tax Payer CTB recipient	Blank	Blank
I believe the cut should be deeper, towards 20% to 25%.	I support it.	I support it.	Resident Council Tax Payer	Blank	Blank

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
I need the full detail of the Council Tax Support Scheme before I can suggest changes to enhance this scheme.	This will impact on the low wage workers. One possibility may be to increase the council tax on expensive properties to compensate for those on low income	This will again have impacts on low wages workers, there must be other avenues to raise this shortfall.	Resident Council Tax Payer CTB recipient	Housing Association	Blank
Please wait until the full impact of the proposed Universal credit (replacing Housing benefit?) and DLA reviews will be known. It may well be that the council can make the expected saving without having to reduce the benefit for those who really need it. If all benefits drop for vulnerable people at the same time, there will be absolute impossible situations and people are already worried about all the changes.	It will be a very difficult situation for many, as in reality the total amount of support may fall much more. Without knowing the exact impact of the so called universal credit for example, it may well be that some people on low incomes will face an impossible situation. Also the DLA review will put many people out of reach of automatic council tax benefits. If this government reform will save as much as they think a similar saving in the council tax benefits should be available to the council, without having to make everybody suffer. I would have thought the idea behind the government plans is to simplify all benefits and how they affect each other - Southwark method of solving the shortfall would work totally against it.	If this rebate is not means tested it should go or become means tested.	Resident Council Tax Payer CTB recipient	Blank	I can only repeat that before we can have an informed opinion, we do need to have the full picture of the whole benefits system overhaul by the central government. Southwark council should not isolate itself from it, as for us affected it will be the big picture that matters, whether we will be still able to survive or not.
The existing housing benefit scheme with appropriate policy amendments is more viable and fiscally efficient.	The existing housing benefit scheme with appropriate policy amendments is more viable and fiscally efficient.	The existing housing benefit scheme with appropriate policy amendments is more viable and fiscally efficient.	Resident Council Tax Payer CTB recipient	Other	Should any changes be implemented i.e where housing benefit is paid/shortfalls are met by tenants via universal credit to each tenant in receipt of council tax benefit/universal credit, it would be fiscally appropriate for each claimant to receive an ongoing direct top up payment from Southwark Council of between approximately 10% -15%, this, for incurring changeover and ongoing administration time and expense that each benefit recipient would have to expend in relation to this scheme. The existing housing benefit

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
					scheme with appropriate policy amendments is more viable and fiscally efficient.
Blank	it will make things even more difficult given that other benefit levels will be going down over the next few years because the government has changed the way annual increases are pegged to inflation. It feels like all the cuts are being dumped on the poorest.	Blank	Resident Council Tax Payer CTB recipient	Blank	Blank
A stupid scheme. Disgusting that the Government are tying Council hands in this way. Where are we meant to find the extra money to cover the shortfall, from an already extra tight budget of £71 a week?	If I'm still out of work, where will the money for the extra cost to me, come from? My food bill? My fuel bills? Where? Perhaps I should sell a kidney.	This question makes no sense. As usual the Council are using a convoluted language that the normal person doesn't quite get. Rendering the question unanswerable.	Resident CTB recipient	Blank	It is so unfair that those who have so little are forced to pay more. Not everyone on benefits are there deliberately or willingly. Many of us are looking hard, for decent paid work, to get off benefits. The Government and Councils are very wrong, and unjust in tightening down benefits for the most, who actually need it. Where are we meant to find the extra money from? Would be interesting to know where they expect us to find the extra. It is very difficult to live on £71 week as it is with everyday costs increasing. I'm not exactly living it up, watching every penny, cutting back on fuel bills. Truly ridiculous.
This program affects the family	Exactly even affects on children	This is kind of injustice	Resident CTB recipient	Other	-

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Although some pensioners have plenty of money they still will be exempt from paying council tax, as government directed. They should be assessed according to their "wealth" and, if necessary, pay a small proportion to the council tax bill.	I receive £71 a week J.S.A, and out of this I need to pay per week £26 water/hot water charges, £9 (reduced) bus fares. £12 Utilities bills, Total £47... This leaves me with £24 a week for food, clothes, toiletries etc.. Approx = 1/3 of my allowances (J.S.A). Even If I was asked to pay £4 a week, this for me would be huge loss. By the Government passing council tax to local councils they are keeping the rich, and making poor even poorer! Can this be right and ethical	There should never have been a second adult rebate in the first place. Everything should have been whether bills could be paid by everyone who could afford it.	Resident CTB recipient	Blank	Assess everybody by their wealth, not make the poor even poorer!
Blank	I'm Currently unemployed therefore I need some assistance in paying my council tax. I would be grateful if some help could be given to me. As it could be hard trying to meet these measures. I understand the change or circumstances, we should bear in mind every individual needs.	I have been getting council tax benefits for quite some time now. I don't know how I would manage, with this new proposal. Could make things difficult for me. I hope that measures could be made to help people in getting council tax	Resident CTB recipient	Landlord	I think council tax should carry on make measures that can meet everyone needs. Perhaps helping people pay a percentage of it would be helpful.
None, The benefits is not enough for its needs.	I only work 16hrs with 2 kids to look after, my income is barely enough to look after myself and the kids, we all have to pass out on most of our daily needs to pay more money on council tax. Will leave my kids suffering which is not fair on their human rights.	The hole is rubbish; the council should clean the streets and public areas before they start thinking of any changes. I have been bidding for a property for over four years. These are the things they should be looking into.	Resident Council Tax Payer CTB recipient	Blank	Blank
15% reduction in council tax benefits/support is a huge penalty which will seriously affect the well being of all those penalised, all of whom being the poorest & most vulnerable working age Southwark residents. Had I been born seven years earlier I would not be penalised in this way, nor would I have my housing benefit reduced by a massive 25% in April 2012 due to over-occupancy. Were it not for the fact that government starts that pensioners should not	I am absolutely appalled, I have always paid my council tax & rent & feel that I am being seriously discriminated against for being too ill & incapacitated to work, though no fault of my own. I worked for many years as a primary school teacher in Southwark & loved my job in which I excelled, being loved & respected by children, parents & colleagues. I	This doesn't actually affect me but again, this will seriously affect the poorest & most vulnerable working age Southwark residents – disgraceful	Resident Council Tax Payer CTB recipient	Blank	I seriously urge you to reconsider this 15% reduction in housing benefits/support, I feel suicidal just thinking about how this & the 25% reduction in my existence, and I know there must be many other residents who feel the same.

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
<p>be affected, I would propose that the reduction in housing benefits should be reduced to 5% Maximum, but inducing pensioners who will not be affected by over-occupancy.</p>	<p>look forward to the future in fear, knowing I will be unable to cope financially next year. I already live a very frugal existence, to and getting carefully every day, yet I still have debts. I really don't see how I can economise any further to compensate for these massive reductions in housing benefits & council tax benefit. I understand that many Southwark residents are failing to pay their council tax already, obviously these numbers will increase next year. I predict that there will be riots next year because of these serious reductions in benefits.</p>				
<p>Clarity regarding the disabled citizen in receipt of full benefits, presently receiving Council Tax Benefits. I am of "working age" but unable to work</p>	<p>If Statutory regulations define how claimants currently in receipt of council tax benefit will transition onto the new scheme, does that mean the governments present assault on the weakest in society will continue. Their statutory regulations are causing anxiety and stress. How can my Council help the disabled in this if I can only appeal to a Valuation Tribunal. I will have to make a request for "local levels" to reconsider? Again no clarity for those with disablement, who are not senior citizens. Because I suffer lucidity for long enough periods and I am not in a wheelchair, will I have to suffer the anxiety and stress of means testing again!</p>	<p>As I live alone I cannot help but can see among neighbours that two low wage household incomes will be forced to struggle more than those on higher wages, particularly relatives, brother & sister living together for instance.</p>	<p>Resident Council Tax Payer CTB recipient</p>	<p>Other</p>	<p>I need information. Because there are no details regarding the disabled beneath retirement age, in your proposal, how can I truly know what will happen. Eligibility set out in past legislation is clear, but with the present assault by Central Government on the genuinely disabled, I have no way of knowing what will happen. Will I have to pay out of present personal benefits?</p>

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
This shortfall in funding could easily be absorbed by big business in the borough. Within the Bankside area alone there are many major businesses and high net worth individuals who can easily afford to absorb this shortfall.	Completely unfair. I am not able to work through no fault of my own. My Disability benefits are already under threat and now you want me to top up a government imposed shortfall out of my other benefits. How is that either logical or fair ??	completely unfair	Resident CTB recipient	Blank	Please do not allow this to happen. You will make life more difficult for many people already in hardship.
Begin with the new immigrants at once. Harmoniously introduce changes and work your way towards the middle class and the well off to even out wealth, in order spreads out in a greater scale, not overcongested among a small proportion of wealthy people that can easily lead to boom and bust.	Learn to adapt themselves under the present financial climate.	Yes, if they live under the same roof.	Resident CTB recipient	Blank	Blank
I think benefit cheats should be properly looked into in order to strengthen the proposed introduction so as not to give room for any financial constraint.	Well, i feel it will be more appropriate if the local council could freeze the council tax they collect from the working age in proportion to their wages and life style.	I think it ideal if the council could have a short piloting scheme as to how this will impact the people concern, this will go a long way to guide them on how effective the scheme would materialise.	Council Tax Payer	Other	I will suggest that the time scale for the consultation is not reasonable enough for a policy that will affect millions of household in London.
I don't think is good idea.	It's not good for young disabled people.	i don't know	Resident Council Tax Payer CTB recipient	Blank	Blank
It should be engineered so that present claimants in receipt of full rebate should be protected and continue to benefit.	The parameter of considering all working age claimants as a base for reducing the amount of support received, is clearly wrong. It should be strictly related to the individual's economic circumstances.	The second adult rebate scheme should be scrapped only if the council tax rebate is granted based upon the household's total income, and the number of occupants. Or better still, do not scrap it at all. If it ain't broken, don't fix it.	Resident Council Tax Payer CTB recipient	Blank	Extending a blank Council Tax Benefit reduction of 15% regardless of the level of support needed, or income, will impact disproportionately on the poorest in society.

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
Blank	As a person fully reliant on benefits from the government, I cannot see how I could afford such changes. I do not have enough money to buy my children new school uniforms. How will I afford the percentage of benefit that the council will not pay?	As the price of living increases, but yet the pay rates stay the same, how is this suppose to help? Southwark has lots of benefit claimants people who have a low income. Who will this benefit? Not the poor that's for sure!	Resident Council Tax Payer CTB recipient	Blank	Please consider the poor
THIS NEW SCHEME IS A VERY BAD POLICY. PEOPLE ARE LIVING MUCH BELW POVERTY LINE AT THIS HARD TIME	VERY BAD SCHEME. PEOPLE ON BENEFIT SHOULD BE EXPEMPTED	VERY BAD SCHEME. MORE PEOPLE WILL BE MADE HOMELESS.	Resident CTB recipient	Other	I AM IN RECEIPT OF BENEFIT OF £67.A WEEK TO LIVE ON. HOW DO YOU EXPECT ME TO PAY COUNCIL TAX OUT OF THIS AMOUNT WHEN I AM ALREADY STRUGGLING TO LIVE ON THIS? TIMES ARE HARD PEOPLE FINDING IT VERY TOUGH TO SURVIVE. WHILE OTHER PEOPLE LIVE ON FOOD BANK TO FEED THEIR FAMLY. PEOPLE CAN NOT AFFORD TO EAT ONE HOT MEAL A DAY. THIS IS A VERY BAD IDEA. WHY DON'T YOU TAX THE RICH PEOPLE THAT A AVOIDING TAX. RICH ARE GETTING RICHER, WHILE THE POOR MASSIES STRUGGLE TO EAT. VERY UNFAIR SHCEME INDEED
It should be engineered so that present claimants in receipt of full rebate should be protected and continue to benefit.	The parameter of considering all working age claimants as a base for reducing the amount of support received, is clearly wrong. It should be strictly related to the individual's economic circumstances.	The second adult rebate scheme should be scrapped only if the council tax rebate is granted based upon the household's total income, and the number of occupants. Or better still, do not scrap it at all. If it ain't broken, don't fix it.	Resident Council Tax Payer CTB recipient	Blank	Council Tax Benefit should be provided for people whose income is so low that they cannot afford any loss of it. Extending a blank reduction of 15% regardless of the level of support needed, will impact disproportionately on the poorest claimants. Extending a blank Council Tax Benefit reduction of 15% regardless of the level of support needed, or income, will impact disproportionately on the poorest in society.

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
n/a	i'd like a definition of "working age" - aged 61, i'm about to start claiming pension credit from the pension service. will i be exempt from this surcharge?	n/a	Resident Council Tax Payer CTB recipient	Blank	n/a
Blank	The scheme proposal as it currently stands is unfair because it utilises percentage as a capping function. Currently all claimants meet specific non percentage criteria for eligibility and are equally treated by having all of their tax met, because they receive from central government a weekly minimum amount to cover non housing costs. This proposal coupled with the change to housing benefits will result in many households being unable to pay for other essential services for example water, electricity, gas or food. One example of an income support single adult claimant, in rented local authority housing band A, weekly rent of £100 will be use 23% of their income for utilities, food and clothing ie non housing as designated by central government. This scheme when viewed in conjunction with the proposed scheme for housing benefit changes appears to be a local taxation on residents whom for whatever reason are currently facing financial stress through non employment or low wages. Is this an attempt to force those currently (and future) claimants to move out of Southwark. Will the Victorian workhouse be making a come back for all those who will not be able to pay.	The scheme proposal as it currently stands is unfair because it utilises percentage as a capping function. Currently all claimants meet specific non percentage criteria for eligibility and are equally treated by having all of their tax met, because they receive from central government a weekly minimum amount to cover non housing costs. This proposal coupled with the change to housing benefits will result in many households being unable to pay for other essential services for example water, electricity, gas or food. One example of an income support single adult claimant, in rented local authority housing band A, weekly rent of £100 will be use 23% of their income for utilities, food and clothing ie non housing as designated by central government. This scheme when viewed in conjunction with the proposed scheme for housing benefit changes appears to be a local taxation on residents whom for whatever reason are	Resident Council Tax Payer CTB recipient	Blank	Blank

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
		currently facing financial stress through non employment or low wages. Is this an attempt to force those currently (and future) claimants to move out of Southwark. Will the Victorian workhouse be making a come back for all those who will not be able to pay.			
Blank	pensioners are exempt from proposed changes. What about those that are unable to work due to physical or mental disability?	Should this not be means tested based upon the main wage earners level of income?	Resident Council Tax Payer CTB recipient	Blank	These changes will, as always, affect the poorest most.
sorry i have no suggestion	my view is that if it is the best way, go ahead as long as it does not affect pensioner like me. I wish i was still working and could contribute.	I do not support second adult rebate for working age to be removed but the percentage could be reduced.	Resident CTB recipient	Other	no more, thank you
The proposed scheme is unfair and should not be adopted. The consultation leaflets focus mainly on people with disabilities, listing their income from DLA which is not means tested so irrelevant in this context (unless Southwark are trying to use disability income to legitimise plans to remove benefits from people) all very Daily mail, well done! Does the woman in Scenario one really receive £390.74 a week in tax credits? i would question this.	Reducing the amount of support for anyone on a low income is morally wrong. Why is the first response to cut from the most vulnerable? The shortfall should be covered by those most able to pay, i would gladly pay a few quid more so that others won't suffer.	All rebates should be means tested and go to those with the least income.	Resident Council Tax Payer	Other	The shortfall in Council tax benefit should be paid by those most able to pay not those least able, "we are all in it together"
Blank	I THINK THAT THEY WILL LOSE AGAIN, PEOPLE WHO EARN THE LEAST.	Blank	Resident Council Tax Payer CTB recipient	Other	I THINK THAT THE GOVERNMENT SHOULD RAISE THE MINIMUM WAGE. THANK'S

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
no changes is required	this is very unfair. if we are working we are not saving any money as we pay bills, rent, council tax and now on top of this you want us to pay more council tax.	this is unacceptable, people will start to leave their jobs as they will not be able to cope with all this.	Resident Council Tax Payer CTB recipient	Blank	please do not help people become unemployed instead help us go back to work and give us the chance to cope financially
involve more fraud	people will become more unemployed. please do not punish working people as they are trying to live and cope financially but you are making it difficult for people to cope with as you will not financially support us	this is unfair and i am very upset with this proposal.	Resident Council Tax Payer CTB recipient	Blank	please do not let this proposal take place
Publish the correct information when explaining how it works. Also when emailing local councillors asking if the document sent out is showing the correct information it would be polite to at least reply. It also amazes me that the Council can sent out leaflets explaining how council tax benefit is changing and then get the figures and tax banding wrong in scenario four.	Totally wrong. No consideration is being taken to what benefits and enhanced premiums are used to calculate current total benefit entitlement. When someone of working age is deemed unfit to work then they need to have this taken into account and not	totally agree with this. But why did you not also stop the rebate for second homes getting a 50% discount	Resident Council Tax Payer CTB recipient	Other	Yes the shortfall the council is demanding for any working age person in receipt of the current council tax benefit should be calculated in proportion to the amount each person the law says needs to live on.
In my opinion the current system where by the council deduct benefit awarded from the propose yearly tax.is in the right direction, and must stay.	I believe we the pensioners on our limited income would be hard hit if there is any reduction of the benefit awarded	A second adult not in a work even though is not yet on pension would even need more support.	Resident Council Tax Payer CTB recipient	Other	blank
...I am in favor of changes if they are to better.	this change will affect many people (people who really need) I hope that the government purposes to better use the money since it will take the budgets of families	..	Resident Council Tax Payer CTB recipient	Other / Landlord	I hope the government has a good ojetivo for such a change. (some people take advantage of the Government, but many really needs)
Support for single parents	It is not fair	likewise	Resident Council Tax Payer CTB recipient	Other	Greater consideration of vulnerable groups
nothing	less money	good idea	Council Tax Payer	Blank	Blank

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I feel people who can not work for health reasons should not be affected as they are unable to work and not receiving the full benefit could increase their health problems.	I am in the working age group but have a number of health problems and can not work because of this. I fear that if I do not continue to receive the benefit I am currently getting, this will lead to stress which will make my health a lot worse.	Blank	Resident Council Tax Payer CTB recipient	Blank	Please do not penalise people in the working age group who can not work due poor health/disability as this will lead to stress which in turn will cause their health conditions to worsen.
plesa do not change anything to make people pay more tax.	peolpe struggle to live, please do not make them pay extra due to this change	at the end of the day we all know that we will have to pay due to this so called effective changes	Resident Council Tax Payer CTB recipient	Other	this can be called scrap council tax, but it reality it does continue with a different name and ened up to people to pay even more money.
The council could consider other streams of revenue to seek funds to make up for the government cuts, such as parking fees and fines, rather than expecting disability welfare recipients to make up for it from an already low income.	Not all claimants of working age are able to work. Current levels of incapacity or disability benefits are set by government to meet basic living costs, not additional costs such as Council Tax. This will push vulnerable people further into poverty.	Blank	Resident Council Tax Payer CTB recipient	Blank	Blank
We are greatly concerned that the consultation is closing before legislation in the Local Government Finance Bill covering support has been finalised as the Bill is due to go back to Parliament in October 2012. Perhaps this explains the lack of detail in the proposed Council Tax Support scheme which raises a number of issues. To begin with the details of the means test are inadequate. Apart from the maximum discount of 85% it is unclear what discounts will be available and what basis. Secondly the Council needs to have a clear definition of hardship and needs to consider vulnerability in more detail, perhaps as modelled on page 9 of the National Standards for Enforcement Agents. Thirdly applications for support should be considered from February 2013, not April 1st 2013 in order to determine bills correctly from 1 April 2013 when demand notices are due to go out. Fourthly the review process for support is unclear. Will the council	We consider this Consultation is flawed because it fails to address the impact of housing benefit caps and the position of people who will be faced with the choice of paying either the increase in rent occasioned by the HB cap or paying the minimum 15% to be demanded by Southwark. Which should a person pay? We consider that all persons affected by the caps eligible for full CTB continue to receive it. People cannot be expected to absorb the effect of two caps in benefit simultaneously.	We have no opinion on the second adult rebate.	Blank	Voluntary Organisation	We are participating as a charity which advises vulnerable debtors people on low incomes and benefits about council tax and which receives referrals from Southwark

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<p>be able to review existing claimants prior to the introduction of the new scheme? If the review is not completed in time will claimants continue to receive their existing benefits? Does the Council envisage that there will be a right of appeal to the Valuation Tribunal England? Finally Southwark should not lose sight of the fact that under the Local Government Finance Act 1992 the council tax is designed as a property tax ultimately payable by owners, and consideration should be given to ways of increasing the amount levied on properties in bands G and H and empty properties and second homes not by reducing support to the poorest in the community. In short with such unanswered questions above, we believe that Southwark Council must provide further detail on the proposed scheme and re-open its Consultation.</p>					
Blank	Instead of spending £6million pounds on Burgess Park the money could have provided support for people who need it.	I would like the council to ensure that genuinely sick and disabled people's needs are met	Council Tax Payer	Blank	Blank
Don't know how this will work,	I don't see any reason all those things have to change just when people are struggling!	Where are we going now in this country	Resident Council Tax Payer	Other	I think there is no govt at all for what the government is trying to do for people's minds
Blank	is going to be more difficult to pay the whole council tax.	Blank	Resident Council Tax Payer CTB recipient	Other	Blank
It is Unfair for the low income earners especially those on JSA or ESA	I do not think this is a good view or a good way forward. Help should still be given to JSA or ESA Seekers.	Second adult rebate should be available on the local council tax support scheme especially on those on low income.	Council Tax Payer	Blank	Fair judgement and treatment should be given to Southwark residents because the bottom line is that home rental council tax is being paid.

Please suggest any changes that might enhance the proposed scheme.	The proposed scheme will impact upon all working age claimants by reducing the amount of support received. What are your views on this?	It is proposed that second adult rebate is no longer available within the Local Council Tax Support Scheme. (Second Adult rebate is explained here – hyperlink to document). Please let us have any comments upon this proposal.	Resident / Council Tax Payer / CTB recipient	Responding as:	If you have any other views or comments, or alternative suggestions, then please enter them in the box below
Please consider the disabled.	my view is, that considerations should be given to working RGE claimants who are unable to work, due to some form of disability.	I am very concerned, that your explanatory letter does not cover information for disabled people.	Resident Council Tax Payer CTB recipient	Blank	Blank
This has been left very late in the day People have little time to prepare. We are your tenants & your voters who brought this council in. Get your landlords etc. together. We need local meetings immediately to discuss how we can fight those cats + protects the vunrable.	I personally will be placed in a very difficult position as I a 61 year old woman due to retire in 2014 and earning only a very low wage. This could mean the loss of my home at this late in my life. I see that many others will be similaly affected.	Do not have any personal knowledge of this situation	Resident Council Tax Payer CTB recipient	Blank	Whilst understanding the position in which the council has tax placed, it is hard for me to understand your overall plan. Where exactly do you propose to house low earners who cannot sustain this increase? Are you ready for those who fall out of this system and end up in prison? on the streets? i would expect you to to take a more positive action to draw up a solution together with those affected. We are your voters and your tenants
Before cutting or decreasing any benefits the government should think about people too. The prices are rising, benefits are cut, no profits for the family. I have been living on the low income, but after this new offers I see that I won't have enough money for myself as well as for the baby. I support to rise income support as much as decrease any benefits.	As you can see in paragraph 1 , I disagree with this changes because I will fell me and my family living below or lower the low level of being. But I want to live as well as people of the middle class or level of being (Having enough money for food, some clothes and some leisure)	I don't have any comments upon this proposal.	Resident Council Tax Payer CTB recipient	Blank	N/A
Keep the 100% rebate where applicable based on income per household. Those on benefits should believe 100% rebate - as they currently do. Make cuts else where to cover shortfall	the reduction will cripple households that are already struggling to meet their bills	Blank	Resident Council Tax Payer	Blank	Blank
As part of the consultation process here, I am writing to tell you what I think of your proposed clinical tax support or rather your proposed replacement scheme. It has been explained the new council tax support scheme is for residents on low income. From this backdrop I render it necessary to suggest and put forward the need for you to look to and consider lone benefits recipients who merely have one source of income to rely and fall back on for their survival needs. in particular those with long term life changing illnesses, Medical condition and	It remain un clear to me as to whether or not 'You' are dealing with the 6 reduction in the amount of support owe received as noted here or indeed A 6 Reduction in the amount in the benefits one receives never the less I note the following by way of Views; cuts in following a 15% to recipients of working age (in Southwark) appears to be an unfair distribution when considering working age recipients who may	Blank	Resident Council Tax Payer CTB recipient	Blank	As outlined by me through out. It is important for you to not loose sigh of the category groups of people or individuals described so to guard against and protect those that are yet unknown. It remain unclear as to whether or not such cuts are target for and to !. Recipients of working age (in Southwark). 2. Those on low income. 3. Working age benefits recipients like those in receipt of Job seekers allowance say! By same token it

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<p>Disabilities - with no spouse, no children, no safety network readily available to bridge the gap by way of support in trying times of financial difficulties that are upon us; these groups of people would serve to be more in need and support than anyone else I suspect it is not clear to me how well protected those working age benefits recipients with long term medical condition will be in plight where their medical condition acts as an obstacle making it less likely probable to be employed due to what their health brings. It would be fair to urge you to look upon working age benefits recipients. Who may never be able to enter in to gainful employment due to health and the symptoms that stems from them and the paucity of provision in the work place to embrace them back to work in the future any time soon</p>	<p>never be able to seek and gain full employment due to long term ill health conditions. Such groups are deemed vulnerable yet real sets in following passed on to them in real terms > 15% set to benefits recipients of working age is unequal and contradictory as they are still on 'A' Low income. The Given protection already offered as part of the time council Tax Benefits and in line with the 6 Council commitment of the fairer future for all in Southwark. Begs the question for me and how then do you aim to ensure and secure protection (Already) offered to such Vulnerable claimants like this "As outlined and put forward at discussion by me.</p>				<p>unclear if the 85% Cap or cut on benefits will fluctuate in line with inflation or is it fixed at this rate for given year specific</p>
<p>Unable to suggest any other change to the proposal scheme</p>	<p>As the government is going to abolish council tax benefits and cut in funding by 10%, I don't think the council has any other choice, short of calling services.</p>	<p>Household on light income should not qualify for a rebate.</p>	<p>Resident Council Tax Payer</p>	<p>Other</p>	<p>I hope that nor benefits, households will not be penalised by this scheme.</p>
<p>As someone who is a home owner and on Income Support, which falls very short of being enough to cover major annual expenses of my mortgage interest payments/service charges, I am alarmed to learn that soon even my council tax may not be fully eligible for benefit cover; were it not for occasional legally permissible assistance to help me make up the difference on my mortgage payments I would already have lost my home and I have been making up the deficit in my service charge payments eligible for IS from the total benefit I am meant to be able to use live on for other purposes, which is in itself an insufficient poverty income. I was told on phoning your office that the proposed amount of council tax those on IS should pay from next year is 15% , even based on this year's bill it is more than I can afford without drastically lowering my spending on</p>	<p>As someone who is a home owner and on Income Support, which falls very short of being enough to cover major annual expenses of my mortgage interest payments/service charges, I am alarmed to learn that soon even my council tax may not be fully eligible for benefit cover; were it not for occasional legally permissible assistance to help me make up the difference on my mortgage payments I would already have lost my home and I have been making up the deficit in my service charge payments eligible for IS from the total benefit I am meant to be able to use live on for other purposes, which is in itself an insufficient poverty income. I was</p>	<p>As someone who is a home owner and on Income Support, which falls very short of being enough to cover major annual expenses of my mortgage interest payments/service charges, I am alarmed to learn that soon even my council tax may not be fully eligible for benefit cover; were it not for occasional legally permissible assistance to help me make up the difference on my mortgage payments I would already have lost my home and I have been making up the deficit in my service</p>	<p>Resident CTB recipient</p>	<p>Blank</p>	<p>D.O.B: (14/10/1958)</p>

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<p>such necessities as fuel/food bills which I already have cut to well below ideal spending for my health in order to afford other expenses. My financial circumstances have already been reduced from being in receipt of Long-term Incapacity Benefit to qualifying for Income Support several years ago, from which a certain amount of IB is deducted as being considered 'more' than the poverty level of IS income eligibility the government decrees is all I 'need' to live on, plus a component of DLA more recently (which I did not know I was actually eligible for long ago), yet it is only above the 'magical' pension qualifying age, which has even increased, that there is any concern to protect or consider anyone as vulnerable, which makes others like me despair all the more of our situation. I know multi-millionaires living in this borough who qualify for single person's reduction in council tax and, of those over 60, free travel on the 'local' transport network (yet who have become so rich running businesses and paying their salaries/dividends, mostly using tax avoiding schemes, which all qualify for government funds which are from tax revenue), now why does the council not review its subsidies to wealthy people, who are in no real need of such, instead of making cuts in assisting those of us in difficulty and already struggling with our lives imprisoned by circumstances.</p>	<p>told on phoning your office that the proposed amount of council tax those on IS should pay from next year is 15% , even based on this year's bill it is more than I can afford without drastically lowering my spending on such necessities as fuel/food bills which I already have cut to well below ideal spending for my health in order to afford other expenses. My financial circumstances have already been reduced from being in receipt of Long-term Incapacity Benefit to qualifying for Income Support several years ago, from which a certain amount of IB is deducted as being considered 'more' than the poverty level of IS income eligibility the government decrees is all I 'need' to live on, plus a component of DLA more recently (which I did not know I was actually eligible for long ago), yet it is only above the 'magical' pension qualifying age, which has even increased, that there is any concern to protect or consider anyone as vulnerable, which makes others like me despair all the more of our situation. I know multi-millionaires living in this borough who qualify for single person's reduction in council tax and, of those over 60, free travel on the 'local' transport network (yet who have become so rich running businesses and paying their salaries/dividends, mostly using tax avoiding schemes, which all qualify for government funds which are from tax revenue), now why does the council not review its subsidies to wealthy people, who are in no real need of such, instead</p>	<p>charge payments eligible for IS from the total benefit I am meant to be able to use live on for other purposes, which is in itself an insufficient poverty income. I was told on phoning your office that the proposed amount of council tax those on IS should pay from next year is 15% , even based on this year's bill it is more than I can afford without drastically lowering my spending on such necessities as fuel/food bills which I already have cut to well below ideal spending for my health in order to afford other expenses. My financial circumstances have already been reduced from being in receipt of Long-term Incapacity Benefit to qualifying for Income Support several years ago, from which a certain amount of IB is deducted as being considered 'more' than the poverty level of IS income eligibility the government decrees is all I 'need' to live on, plus a component of DLA more recently (which I did not know I was actually eligible for long ago), yet it is only above the 'magical' pension qualifying age, which has even increased, that there is any concern to protect or consider anyone as</p>			

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	of making cuts in assisting those of us in difficulty and already struggling with our lives imprisoned by circumstances.	vulnerable, which makes others like me despair all the more of our situation. I know multi-millionaires living in this borough who qualify for single person's reduction in council tax and, of those over 60, free travel on the 'local' transport network (yet who have become so rich running businesses and paying their salaries/dividends, mostly using tax avoiding schemes, which all qualify for government funds which are from tax revenue), now why does the council not review its subsidies to wealthy people, who are in no real need of such, instead of making cuts in assisting those of us in difficulty and already struggling with our lives imprisoned by circumstances.			
Blank Blank	Blank It is going to be very hard for old working age people. The council should fund themselves by asking the national government to support this scheme and not to change too much to people.	The council should not impose the cut. The cost of collection will be huge. It will cause severe hardship, thought should be given to increasing council tax. I would like the council continuous funding the council tax benefits form to each household.	Resident Council Tax Payer CTB recipient Non-resident Council Tax Payer	Blank Blank	100% support for people with severe disabilities. Create hardship fund. Phase in-any increase review collection procedures. We as organisation are very concerned about the impact it is for our community the council should expand from under spending money and don't keep it without use.

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Council should leave policies as they are. Changing CTB will make people to straggle specially those with children and low income, or disabilities. Council should cut expenses and place that money to support council tax.	Council need to think more about their community, most of the working population is in low income gap for end less money they will have to survive.	That's wrong, exemption on council tax should be applied to those with low income and health problems, families with children and disabled.	Council Tax Payer CTB recipient	Voluntary Organisation	Councils need to maintain or develop strategies to support their resident to maintain better qualities of live rather then fall into a role of debt and poop quality of living in their local areas.
The scheme should stay as it is.	Will hit the poorest, Cost of collection will outweigh savings	Blank	Resident Council Tax Payer	Blank	Blank
Blank	The reduction will be difficult for some claimant especially at a time when they are been adversely effected by other changes in eligibility for benefits etc.	Concerned that the cost of tax collection by council at this 15% will mostly outweigh the income received so prove largely bureaucratic and meanwhile tip more families into debt.	Resident Council Tax Payer	Blank	Concerned this will result in more people being tipped into debt/arrears which will prove counter productive to council in larger term. The cost of collection may result in only a small amount of return for the council but result in more problems for the individual.
The scheme should take into account disabled groups for tax feedback. Especially looking at those groups who deal with mental impartment and learning difficulties.	I am more concerned for those most vulnerable members of the borough. I work and would be prepared to pay more, rather then letting vulnerable people in poverty suffer more.	Blank	Resident Council Tax Payer	Blank	Blank
Blank	This is a true statement but those people need help. If they can not pay which means council will employ some agencies to recover the debt which is a loss to the council. I think the council should look at another means where cuts could be made.	Blank	Resident Council Tax Payer	Other	Blank
Confident eliminating 25% staple person discount for anyone live up in a high value band property?	Can understand why the council has chosen this approach: it is easier. However, there are wealthy pensioners and they will receive full benefit. Eg . Constitution of full 25% staple person discount. Confident eliminating 25% staple person	Have no idea what this means and can not find where you explain it	Resident Council Tax Payer	Blank	Blank

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	discount for anyone live up in a high value band property? Am deeply concerned that "Working age" with disabilities will be cut. If the disabilities means you cannot work then "working age" is irrelevant! The disabled are receiving so many other cuts...What does that say about us as a community.				
I suggest that those who are unemployed be given some help in these changes until they find employment.	I am a pensioner and my son is unemployed, I don't have the money to lose. This will affect me greatly but I will pay what I can until my son finds employment.	Does this include the unemployed?	Resident Council Tax Payer CTB recipient	Other	Blank