

## APPENDIX 2 – COMMENTS MADE IN CONSULTATION RESPONSES

### 1. Do you think that Peterborough City Council should continue to help people on low income by reducing their council tax bill?

- It is your duty to help the poor! Otherwise the poor help themselves, to your money + property! Wouldn't that put up the Police part of the rates!? It's keeping crime down! Look at the crime figures for the 19th + 20th centuries! How would it be if those figures were 100 to 1000 times worse??
- But depends on what is considered low income
- People on low income unable to pay would only result in county court judgement and still no payment
- Although I agree people on pensions should have help I do not believe people who have been out of work for more than a year should have help so have to overall say no.
- Only short term, and to help people of the poverty line, but not for the long term, and the bloody bone idol!
- Having applied over a month ago now, and having made several phone calls, and sent several 'contact us' forms.... I'm STILL waiting for ANYONE to get back to be about Council Tax and Housing Benefits. If I'm not helped soon, I will have no choice but to default on my rent, and council tax!
- if you do not it will cause a lot of people a lot of upset and will cause you a lot of tax arrears because people will have difficulty paying it
- Most people on low income don't want change as they have discount and reduction over all service
- In the current climate this is a horrendous thing to even ask
- they can't afford to pay it they are on a MUCH lower income. Council tax is WAY too high anyway and you'd be taking a HUGE chunk of their benefits.
- If the benefit system is not supplementing lower earners. However maybe we need to look at a sliding scale.. a single occupant may earn a lot of money more than a couple with small children both on low incomes and paying after school and holiday clubs.
- Low income families will NOT be able to afford any additional payments. This will affect the poorest hardest.
- But outgoings should be considered as well
- More publicity to low income families should happen! QUICKLY and no decision should be made UNTIL ALL LOW INCOME FAMILIES HAVE BEEN CONSULTED OR IT IS NOT CONSTITUTIONAL !!!!
- Families and disabled people with lower incomes will be critically affected by any proposals to increase / introduce further reductions in their already smaller income.
- A yes or no is too simple. However, I do think that all households should pay something towards receiving the service. There should be no discrimination in help based on age or gender.

### 2. Do you think that the fairest way to achieve the savings required is an across the board 35% reduction in the new council tax support scheme?

- Hitting lower income families the hardest
- Protect vulnerable people with disability or live alone
- The Conservatives think the unemployed can afford telephone + broadband etc to apply for jobs. Which planet do they live on! Can they survive on benefits? The poor can't afford to pay it!! You live on the pittance that benefit pays out + see if you can make ends meet! Prices continue to rise, benefits don't, + nor have they ever done

so, not even in line with inflation! We can't afford the heating, electricity, water + food prices, let alone the fact that we're expected to apply for jobs out of the pittance we get! That includes travel to + from interviews, etc!

- Disincentive to find low-income work
- Those who are better off should have more of a reduction, while those who have less should have a smaller reduction, instead of the same for everyone
- People in expensive houses should not get a rebate
- 35% will not be enough for those on low income
- People on low income unable to pay would only result in county court judgement and still no payment
- don't know how it works now so unsure
- This is entirely dependent on how the money is going to be made up elsewhere. Presumably something else will go up in cost?
- Make the rich pay more
- Not knowing the details it's hard to comment. But a reduction of over a 3<sup>rd</sup> would not help anyone on a low income, or that has suddenly lost their job.
- Some households only have 1 part-time income and is too low for even a council tax liability of the remaining 65%
- Cutting across the board is arbitrary and does not take into account individuals' needs.
- the above
- Not enough information
- Because 35% to someone on the lowest income is a lot bigger slice than to someone on more money. Simple I know but so is the question
- YES only if those on benefits still do not have to pay for council tax.
- you will take a money from low income people but not from reach
- 1. I don't understand what a "reduction in the new council tax support scheme" means because you haven't explained it and 2. I suspect you waste a lot of money and that buying in services has been proved a lot cheaper in other councils. Look at Bolton Metropolitan Council.
- No I think it does need to look at combined incomes and benefit top ups etc and work out how much in brackets that people can afford to pay this will enable people to aspire to better but won't penalise them for working we need to get people off benefits long term but help them while they are developing skills and earning potential.
- this should be thought thru in a more specific manner - applying 35% across the board assumes all are in the same position
- As above - It is grossly unfair to affect the poorest in society by increasing ANY payments
- This would disproportionately hit those on the lowest incomes and leave small amounts to be collected from those least able to pay. This recovery process would be expensive and time consuming compared to the amount of money likely to be successfully recovered. The extra cost of doing this would be better spent on providing services that people need. Having a paper debt of £x doesn't equate to money that can be spent.
- Paying 35% of council tax would prove prohibitively expensive for many and increase poverty in our city.
- I think it should be a 50% reduction
- I am already penalised for being under 35 by only being given a fraction of the Local Housing Allowance rate. After paying my rent I had £40 to live on each week. This put me in debt and the only reason I'm not on the street is because I was only unemployed for a few months and I'm back at work now. If Council Tax benefit had been 35% lower as well, I would have ended up homeless and the council would have to pay out even more to house me.

- Arbitrarily deciding people can pay more will not make them able to do so.
- Some people should lose 100%
- Whilst no cut is preferable it is impractical - a across the board reduction is most equitable, fair and incorporates the government requirement that all people bear this change.
- It will affect those on low incomes dreadfully. There are enough changes going on to confuse people. If those on benefits have to contribute how will this help reduce the debit the country is in? The Government says people have so much to live on.... if a contribution to council tax is made this will place people BELOW what the LAW says they have to live on so will those affected get more benefit OR be expected to live below what the law says is enough to live on?
- I don't believe this would be cost effective as lower income Vs specific disability income may widely differ. All true low income or severely disabled income families would not oppose a 'means test' approval.
- Instead of lowering the amount increase the amount for big houses 6+ beds
- we cant afford to pay a 35% increase from Nil at the moment.

**3. Do you think that certain classes of persons should be protected from the reduction outlined and should include claimants where: (please select all that apply)**

- Re: "some people receive more than one disability premium" (limit this to one benefit, whichever is highest!). It's also time to stop giving it to those who come into the country scrounging!! No citizen, no entitlement to benefits!! Make them pay taxes, etc, for 50 years, then they're entitled to benefits + pensions! No pay(e), no claim(e)! The system can't afford to keep none British citizens any more! Neither can the world! Stop giving them our money!
- Anyone on the minimum income should get council tax benefit. A large number on these above are getting far more than the minimum, many getting as much as 20 to £30,000 per year! Make it fair! Make them pay!
- Too many people get benefits
- The cost should be met by the Council by reducing waste (eg Orton Academy School pulled down)
- Anyone who can't work due to a disability needs to be protected as do those where the Council Tax is a large % of their outgoings
- or we cut the cost and reduce all , or there will be place for deception
- Even though I'm disabled I've never heard of any of these schemes! Even so being on disability means you now seem to be treated like a scrounger
- Most people's objections are to healthy, workshy people claiming benefit - the above claimants are necessarily genuine and should be fully supported.
- Again I think we need to look at households income that may include the benefits awarded for people within the household who have a disability. When combined with other benefits and premiums they may well have less outgoings than lower earning couples with small children. I think we need to look at the whole household rather than excluding or reducing a households bill because of one of the family members.
- Perhaps the better of such as our wonderful council leader could pay more instead. Or even take less from the city in 'Allowances' to contribute.
- Although disabled peopel appear to have a higher income than someone who is unemployed, these amounts are intended to help with the additional expenses involved in their day to day living, and cannot be seen as higher disposable income.
- Equality must be equal - the cost should be usage based.
- the very fact that these payments are made compensates already and supports the ability to make the payments - so i can see no need for a further reduction.
- All on benefits should be excluded and the more wealthy should pay more

- single parents should be helped or excluded

**4. Do you think that the maximum amount of Council Tax Support should be limited to £23.15 per week?**

- The unemployed should get the full amount they're entitled to!!
- I don't think this would make a vast difference
- A negligible saving
- as is needed Nov 5
- More than £100 a month is excessive support for council tax considering it's not costing much more than that anyway.
- Help with it all!
- Should be lower or reduced to zero
- There should be no support
- no, i think thats far too high
- can be more
- It should continue to be means tested and applied fairly. Your procedures are quite rigorous and fair as they stand.
- Again it would depend on circumstance, people living in social housing or a small property (where you would expect to find the most need and potential for poverty) this may be enough. Though again this may impact on the younger people who are just starting trying out independence and have scraped together a deposit and mortgage but may be in a higher banding. I think we need to find a way that looks at need vs income and outgoings.
- No, No, No!
- There needs to be a consideration of those who are asset rich but cash poor; at first it may seem that someone in a higher banded property could move but this may not be possible for several reasons. The current scheme already includes a restriction at band E which would be preferable.
- I think it should be lower
- See above
- It should be partially based on household income and disposable income. A family who has all their rent paid and lives on benefits can actually be better off than a low income working family who has to keep up mortgage or rent payments and get no support.
- Everyone should pay these services for all and so should be paid by all
- Anyone on benefits should have the help they need
- Ridiculous proposal - each support level should depend on the level of household income
- There needs to be a graded implementation for those hardest hit and there may be cases for short term (e.g. up to 3 months) greater help,
- You make the bands you can alter them to suit
- Disabled ppl have to live in bigger houses because of mobility needs, would be discriminatory.

**5. Do you think that the minimum amount of Council Tax Support should be limited to £2.00 per week**

- It's hardly worth collecting this amount (ref016)
- Entitlement is often a key in the door to other benefits (ref026)
- £10k a drop in the ocean overall (ref028)

- no because council tax benefit is used as a criteria for other support
- I don't see how getting less than £8 a month support would make a difference.
- no there should be constant value of support no min/max
- cost of arrange will be more than 2 pounds
- Actually £2 a week is neither here nor there to most families. However, I would imagine that £10K is neither here nor there to a unitary council.
- This equates to less than 30p a day
- too broad brush in its approach
- Do not understand this question fully, but it is grossly unfair to take money away from those who can least afford it.
- Again this would leave small sums (£104 per year) to be collected from those least able to pay. Again disproportionately expensive and time consuming to collect and altogether impractical. The saving would be wiped out by the extra recovery staff needed to chase the debt.
- Providing people really need the support then they should get it. However is this £10,000 saving made up of the £2 per week or does it include admin time of staff and paperwork?
- What is the additional cost to impose this limit?
- Don't understand this proposal
- The costs versus benefit of awarding this speak for itself and can not be justified.
- saving not worth the extra clerical work involved.

**6. Do you think that the capital limit (the amount of savings in the bank or building society) for claiming Council Tax Support should be reduced from £16,000 to £6,000?**

- Over £16,000, yes!
- If resident pays rent their savings should be allowed at least one years rent
- Savers are penalised enough
- Sufficient to cover burial costs
- This will hit the poorest households for which £6,000 may be a life times savings
- apparent savings may be miscalculated as debts are not taken into account
- Absolutely if they have cash, then can afford bills. The whole point of support is that they cannot afford bills in the first place. I have no savings and struggle monthly but because I'm not unemployed, I get no support!!
- Other benefits have lowered the threshold of savings. Ordinary hardworking families can't necessarily afford to save. I agree with this one.
- While we don't want to discourage saving the most needy do live hand to mouth. If you have £16,000 in the bank maybe you can afford to pay £100 a month to stay living in your property.
- sorry but if you have savings you SHOULD be paying your way, lots of employed people on no benefits have less savings than this and have to cope
- This could be fair if it was £6,000 for EACH person. We do have to pay for funerals, they are not free and £6,000 for each would be fair
- amount of savings should be totally disregarded whether above or below £16K because tax has already been paid at source
- Yes, but this depends upon the nature of the savings, if they are not accessible, they should not be taken into account until they are.
- If you've got £6,000 in savings, you have money to support yourself. I used up all of my savings and reached my overdraft limit before I even applied for JSA & Housing Benefit.

- This amount already applies to numerous benefits
- Generally the people who own their own properties will have also managed to save a bit of money for emergencies. They should not be penalised for being prudent.
- The capital limit at 16000 is the consistent assessment level ie for social care as well
- most people who will not get any support will not have savings of anything like £6,000 in savings, especially working parents with families to support.
- Suggest £10,000
- I do think yes but appropriate systems need to be put in place to monitor whether households are swerving this change by money movement.
- discourages people from saving.

**7. Do you think that Alternative Maximum Council Tax Benefit (Second Adult Rebate) should still be part of Council Tax Support?**

- No preference
- Not really important
- don't understand this question
- If we want people working then we need to support those who cannot perhaps work full time or get better paid posts. I think this is a fair benefit.
- It is a small saving but both parties would be paying full or 75% of their council tax so they would save overall. These are difficult times.
- See above
- There are two adults in my house as a married couple and we have to pay the full rate even when I was staying at home to raise a family with no second income. Why should someone who decides to co-habit with someone who perhaps has a good income get better treatment. I also wonder how many people currently didn't know of this option but now could try to claim it when hearing about this review!!
- If a partner is working and not eligible for other council tax support - then as they use 2 people's services this should be paid.
- 2 people use the services of 2 people with resulting income
- Not if on benefits
- Council tax should be based on total household income not value of house

**8. Do you have any other comments about the new Council Tax Support scheme?**

- What you give in benefits with one hand you take back with the other! Any monies you take for extra council tax is taken from that the unemployed need to apply for vacancies, food, heating, etc! You're robbing the poor of essentials needed for winter! I hope somebody does the same to you when you're vulnerable thought that'll be too late for the poor buggers you're robbing now! I've noticed over the years that there's always a deficit that gets squandered like the supposed £6m that was supposed to be spent on the Cathedral Square, that turned into £20m! You're heartless wasters! Robbing the poor to pay to pay (for) the rich! I hope your consciences trouble you to the end of your days!!
- Letter received requesting that we protect those with the carers premium
- 35% seems rather high
- More support/transition for those going into work
- Keep it simple to understand
- Council should fund by reducing wastage & challenge the Government to increase funding
- Reduce overheads of Council eg Mayor, mileage rates, expenses etc

- as the current scheme is so complicated that most people in the office do not understand how it works will the new scheme be simplified so that it can be administered properly
- Reduce the amount of useless managers and directors! Ad bingo there's your saving!
- New or old, it is difficult to see how anyone has managed to get it at all! (Over a month, and I'm still waiting for a reply!)
- It is unfair and outdated. We have a child that has grown up and is now 20. But this person is not working, due to learning difficulties as a child. This reduced our income, thus reduced the permissible income allowed for the CTS calculation, which made us liable for the council tax at full rate. Even though this person is chronologically an adult, we should still have had their dependancy allowed in our CTS calculation - thus awarding CTS for us as a family.
- We should focus on reduce the overall prices for all
- Scrap support I subsidise enough already
- All I can say is this attacks one section of society how is this were all in it together?
- Penny pinching again from those who can least afford it
- Perhaps those with larger incomes could pay more to subsidize those who are poorest
- Definition of 'vulnerable' etc need to be bullet proof as they are an obvious area for legal challenges of the scheme. This is an opportunity to correct DWP's woefully lax draughting of the old CTB scheme and avoid people having to go through appeals unnecessarily.
- The pain should be shared by all except the OAPs as we are all in this together.
- Any alteration offering a reduction of the current benefit will be extremely unfair to those with limited income.
- While I feel reform is necessary, it should be held as a fundamental that this scheme should be for the benefit of those who require it, not those who believe they deserve it.
- I think there should be a 50% reduction. People should pay for the services provided by the Council regardless of income.
- You could also save some money by reducing the salaries of the council's executives. What's a small reduction to them is a huge amount of money to the average working Council Tax payer like myself.
- Same as most things from the ConDem Alliance, it stinks!
- Many people living on benefits can end up with more disposable income than a working person. Peoples outgoings should be looked at when making decisions, A household that has to pay a mortgage gets no help with these payments even if on a low income yet a person renting can get their rent paid. Disposable income after valid household expenses , including transport arrangements for people in rural communities with poor public transport, should be looked into.
- Working people paying full council tax mustn't be asked to pay more in the long run because the council is scared of pad PR.
- Equality is paramount!
- Any scheme has to be affordable by all Peterborough residents and as such their wider picture needs to be taken into account when deciding on supporting people on low incomes/benefits. In addition, i feel like others we all should have to make some contribution rather than the current scheme that automaticly exempts people from any payment.
- Another complicated taxation on the poor. Try taxing the wealthy - but that will not happen as we have to put up with a Conservative controlled council. Should you wish to be re-elected I suggest a bigger re-think.
- The way this is presented and explained is confusing, particularly to the elderly and those that may be most affected. A postage paid leaflet asking simpler questions

should be sent to EVERY household in Peterborough as many low income and disabled families will be less likely to respond to this survey.

- The principle of fairness should mean that everybody pays something towards council services and people are informed appropriately of what the money is used for and how much things cost.. However, this change is likely to lead to lots of non payments and some of the cost savings should be earmarked for gaining payment but also making it as easy as possible for people to pay and be advised sufficiently. Graded changes are likely to allow people to adapt to the changes more effectively.
- What would happen to people on benefits or that are unable to pay or increase the amount they pay already?
- please don't target the poorest & vulnerable in society.

### **9. Are you or any partner a pensioner?**

Pay tax on pension anyway