






Appendix I [Responses from Public Consultation]

Swale Borough Council - Council Tax Reduction Scheme 2023/24 Consultation

1. Background to the Consultation

1. I have read the background information about the Council Tax Reduction Scheme: This question must be answered before you can continue.				
Answer Choices			Response Percent	Response Total
1	Yes		99.28%	275
2	No		0.72%	2
			answered	277
			skipped	0

2. Part 1 – The introduction of an Income Grid scheme to replace the current scheme for all applicants of working age

2. Do you agree with introducing an income-based banded discount scheme?				
Answer Choices			Response Percent	Response Total
1	Yes		74.18%	135
2	No		7.69%	14
3	Don't Know		18.13%	33
			answered	182
			skipped	95




3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	21
1	Whilst agree with principal of the banded approach, don't feel the content could be simpler or fairer for some people, eh hours worked and initial income disregard is likely to be more financially beneficial to part time workers			
2	It would help if the Swale website's Band classification lined up with the .Gov website classification. The .Gov website says I am band C, I have no clue what that is on the Swale website. The Council should take each household on a case by case basis. Such as in this household I am over 60, on Universal Credit and care for a disabled adult who lives in this house and a separate working adult. In the current set up I pay the majority of council tax out of my Universal Credit while the working adult only pays roughly 30% of the amount.			
3	You say there will be winners and losers, but it is not clear how individual circumstances will affect claims.			

3. If you disagree with introducing an income-banded scheme please explain why and what alternative would you propose?

4	it will depend as my daughters minimum wage went up with everyone elses but because of this her wages went up by £12 a week so we lost the £12 housing benefit we were receiving, if minimum wage goes up you should not lose housing benefit as it is still 'minimum wage'		
5	Should not include personal pension.		
6	Im unsure on how this would impact me		
7	I would like there to be more help for people in full time employment that already pay a large amount of tax		
8	I disagree with introducing an income banded scheme as it is even more open to fraud. Also it is an administrative nightmare. You should make thing simpler and not more convoluted.		
9	The explanation of which band you fall into is not clear. I looked on the web site and could not find any information. Without understanding that, I am unable to take a view as to whether it is fair or not.		
10	Those who work more are continually penalised and those who claim are rewarded by paying less.		
11	I work full-time and why would i want to pay more based on my income when those who not even trying to work will pay as less as.This is a bit unfair.		
12	Uniform payment across property types is more in keeping with equality.		
13	I currently receive 25% discount as a single person having to shoulder the extra expenditure the cost of living crisis is having on my disposable income your changes will be tipping me into poverty. I wouldn't be considered as vulnerable but I do have health conditions that don't qualify me for extra help I have worked for 45 years and don't believe anything I say will make a blind bit of difference to what you will do I just want you to know that those not on benefits are also struggling to manage and don't get anything or any consideration I am now one of the working poor due to the inept government we have Give up some of your expenses don't ask me to pay more		
14	Because people who are working don't get any support on their council tax or discount on their council tax and people who are working will have to pay more money for people who don't work		
15	The value of the property should dictate the amount of council tax not the income.		
16	People go to work and should be credited for going. I understand some people are unable to and these people need support. I work 48hours a week and strive to live comfortably, while I have a mate and his misses earning just as much as me and neitger worked since covid and neither plan to. Under the new scheme they would have a full deduction while I would pay more. It encourages people to live of benefits.		
17	It doesn't seem fair. There is a risk that some people currently receiving help would end up worse off		
18	Lone parent should be where the partner has passed away. Otherwise they should be paying towards the child. All benefits should be considered. If people want to live in a specific area they should be aware of the cost of living and not rely on tax payers		
19	I do not understand what information is being shown in table 1 What are the bands and how are they determined? How is the level of discount determined and by whom? How is the precise level of discount determined as there appears to be a substantial range given within each cell?		
20	Passported cases should be assessed on income too		
21	My wife and I have moved from New Zealand where land size and house value are the basis for council tax. Why would you tax my income twice, as a government council.		
		answered	21
		skipped	256

3. Part 2 - Changing the Non-Dependant deductions.

4. Do you agree with this change to the scheme?

Answer Choices			Response Percent	Response Total
1	Yes		69.14%	112
2	No		11.11%	18
3	Don't Know		19.75%	32
			answered	162
			skipped	115

5. If you disagree please explain why and what alternative would you propose?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	15
1	<p>I agree with keeping deductions at £10 per week for non-dependent working individuals to incentivise work.</p> <p>On that basis I think the non-working non-dependents discount should be removed in order to further incentivise going to work.</p> <p>This way people know if they go to work they will help with earning the discount - rather than giving them a higher discount for staying off work than they already receive</p>			
2	Consider mirroring UC (no deduction if non-dependant is aged under 21).			
3	I do to a degree, however I do believe that an NDD who is disabled and claims PIP/DLA should be exempt - in line with NDD for UC.			
4	The amount from 3. 50 to 5.00 is not simplifying anything. So this is inacrate as a benefit to change.			
5	This is a broad stroke and does not take into considitdon the personal circumstances.			
6	Why encourage people not to work by upping their money			
7	There should always be an incentive for people to work			
8	Everyone should pay council tax - it is a tax on your property. Just lower the council tax in general so more people mange to pay it. Making all those dispensations and giving people Tax Credits is not solving the problem.			
9	Equality			
10	Poll tax comes to mind be prepared for the reaction			
11	Work class don't get anything reduce for them so again we aren't being supported			
12	Things are working well as they are now.			
13	My son is disabled,I am his full time career as everything is getting more expensive I can't see how I will afford yet another increase in my outgoings even if it is a small amount.			
14	Some people can't work due to disabilities.			
15	All I know is. I can't afford to pay the amount already required. With my new mortgage rate, gas and electric that's 80% of our wage. Now that's without food, council tax etc			
			answered	15

5. If you disagree please explain why and what alternative would you propose?

skipped	262
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4. To replace the current earnings disregards and replace them with a standard £25 per week disregard irrespective of the number of hours worked

6. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes	73.72%	115
2	No	8.33%	13
3	Don't Know	17.95%	28
		answered	156
		skipped	121

7. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	8
1	Whilst simplifying it is helpful for the council to administer and people to understand, the same amount irrespective of hours worked does seem unfair for workers and not necessarily encourage people to work full time hours as this may not increase their income when taking into account potential benefit income including council tax reduction scheme		
2	You say it incentivises "work", but pays little regard to those unable to increase their levels of work for a variety of reasons.		
3	Why should someone in work benefit more than now? Why should childcare disregards remain? if you have children you should be responsible for paying for childcare, I can't afford for my council tax to be increased to pay more for those in work or who have children. Why should any income be disregarded; HMRC doesn't disregard any of my income where tax is concerned.		
4	this may not take into account personal circumstance which may lead to more hardship practically in the current climate.		
5	For the same reasons as my precious answer.		
6	People who work full time arent getting anything reduce		
7	I don't think its fair for low earners		
8	Lone parents disregard should be higher, in line with universal credit rules regarding working with a child. Larger deductions the younger the child		
		answered	8
		skipped	269

5. Part 4 - To provide additional income disregards for the disabled and carers

8. Do you agree with this change to the scheme?




Answer Choices		Response Percent	Response Total
1	Yes		88.96% 137
2	No		4.55% 7
3	Don't Know		6.49% 10
		answered	154
		skipped	123

9. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	4
1	Those claiming P.I.P OR disability allowance should have a standard allowance deducted from council tax support the same as the working but at a lower rate. Reason being those claiming these benefits are better off than those who are working part time hours with extra universal credit income as much as £300 a month without any deductions at all. Part time workers working plus 16 hours or more than £350 per month have 60p deducted per pound earned plus a deduction in council tax support, so it would only seem fair that those who have extra income in disability allowance should have a slight deduction in their council tax support.		
2	More benefits is not the answer, it would be much better to move people with disabilities to homes for disable people where they can be looked after.		
3	Allowances are provided for disabled people. In some cases the income is significantly higher than minimum wage.		
4	People receive benefits as a 'wage' because they cannot work. I do not see why they should then become exempt from paying council tax, especially when benefits always increase with inflation and wages do not.		
		answered	4
		skipped	273

6. Part 5 - The scheme will disregard certain crisis payments paid to taxpayers (Local Welfare Provision)

10. Do you agree with this change to the scheme?

Answer Choices		Response Percent	Response Total
1	Yes		90.26% 139
2	No		1.30% 2
3	Don't Know		8.44% 13
		answered	154

10. Do you agree with this change to the scheme?




skipped	123
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11. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	1
1	I don't see why additional income such as 'crisis payments' should be disregarded as it is still in income into the household. Otherwise people on benefits receive a higher income yet those working stay on the same wage, seems very unfair		
		answered	1
		skipped	276

7. Part 6 - Disregarding emergency increases in national welfare benefits

12. Do you agree with this change to the scheme?

Answer Choices		Response Percent	Response Total
1	Yes 	84.56%	126
2	No 	4.70%	7
3	Don't Know 	10.74%	16
		answered	149
		skipped	128

13. If you disagree please explain why and what alternative would you propose?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	5
1	If their income is increased then this needs to be taken into account. It should not be down to the people working to have an increase in their taxes and NI to cover an increased income for people on benefits. This is simply making people on benefits more wealthy and actually makes applying for benefits more appealing than working		
2	How can this change ensure no adverse effect when it is at the council's discretion?		
3	Get people of benefits and tax credits by lowering the council tax so they can pay.		
4	increased payments should be considered as income		
5	It's income and should be classed as such		

13. If you disagree please explain why and what alternative would you propose?

answered	5
skipped	272

8. Alternatives to changing the Council Tax Reduction Scheme

14. Please use this space to make any other comments on the proposed scheme.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	33
1	Apart from the non-dependents discount which I commented on previously the rest of scheme and proposed changes I agree with		
2	The scheme could be simplified further by looking at UC awards and which elements are ignored, only housing costs would appear to be the only applicable element, all others should be considered but be an automatic entitlement to the scheme.		
3	As per usual the terminology used in this consultation is not user friendly		
4	Any changes that reduces administration costs but still continues to support those on low-incomes is in my opinion welcomed.		
5	I am confused with the current scheme as being in band D and a new build our council tax support has constantly changed over the last year and has never been consistent		
6	Make it linked with UC as the constant changing for self employed people put huge strain on planning and paying bills. Emails come in before notification letters. Poor communication		
7	The proposed changes to the scheme appear to make sense.		
8	I believe that the welfare state should help more when people are in a position where they are struggling with their bills, Low earners the elderly and people on benefits require more assistance and its nice to see the council considering less fortunate		
9	Further clarity on individual circumstances would make it easier to make a clear decision one way or another. I don't find the expression "winners and losers" very informative or helpful.		
10	any household in receipt of minimum wage should get some support		
11	Will help personally to people who are disabled		
12	It is sometimes very hard to understand the forms, so any help on making it easier would be very welcome.		
13	Think it would be a good idea to automatically back date working age claims for 3 Months like we currently do for Pension age claims as some people may have never claimed before and would not be aware to put in a claim straight away.		
14	The new system is fairer and less complicated		
15	Surely the aim of any local or National government is to encourage people to work (if they can) and surely if you need more money you work more. Why should those who pay their council tax support people who could work more but choose not to because of a loss in benefits/council tax reduction. By continually supporting people more and more there is no incentive for them to support themselves.		
16	This scheme clearly is more targeted and effective in supporting those most vulnerable.		
17	in general I agree with the proposed scheme however this is in danger of affect some people who make have special circumstances and will need to be assessed separately.		
18	Every support should reach out everyone according everyone's needs		

14. Please use this space to make any other comments on the proposed scheme.

19	By giving people handouts and subsidies you take away their dignity.		
20	It is good to hear that changes would simplify the process of application And administration.		
21	I think there needs to be further investigations, as some people claiming benefits are clearly able to work. Especially if they are doing voluntary work as by doing this they could actually get a part time job and earn some of there own money		
22	These proposals seem to be fair, practical and well thought-through.		
23	Current council tax tariffs is unaffordable to most in the current economic crisis		
24	Simplifying the scheme benefits both claimants and the council: for claimants it is easier to understand and the payment processing time is reduced; for council it will reduce admin costs and reduce stressful work		
25	I agree with supporting lower incomes, however we need to encourage people to work and contribute I don't want the scheme abused - people need to work and contribute like all other working people		
26	I understand that lower income houses need support, however I don't understand how some of these houses on universal credit can afford to put up Christmas lights in November and run them while houses with a decent income are struggling to pay the fuel bills etc. it seems there is so much help out there for 'lower income' households where half of them have undeclared earnings and actually better off than a family with two working parents earning and honest days living!		
27	I think earning a should come into it rather than blanket for all in x situation. We all should contribute something as it pus for important services		
28	Should be changed and supported more people doesn't mean if someone is working more then 16 hours can pay and live on that kind of money,		
29	Benefits should be for those who have hit hard times. Too many people use benefits as a way of life. More people need to be working, benefits are supposed to be a short fix. Too many single parent familes.		
30	You should go ahead. It sounds very sensible.		
31	Increase support for working households and lone parents. Up the earnings threshold for council tax support.		
32	I understand that the scheme needs to be overhauled and made simpler for people to access but that is the job of the ridiculously high paid staff at the council. If their wages were capped then it would be more money to spend on services needed in this county.		
33	Please get a 'plain English' version next time! Much of the language here is Council Speak.		
		answered	33
		skipped	244

15. Please use the space below if you would like the Council to consider any other options (please state).

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	19
1	It would be helpful if it could be calculated for your take home pay. Often us who pay into a pension get no help. Can this be took into consideration		
2	Real Time sharing of data between council and dwp so eligible claimants get an automatic application processed, avoiding the need to make separate application assuming they are made aware of the need to do this at the time they apply for UC etc		

15. Please use the space below if you would like the Council to consider any other options (please state).



3	I would like to see the backdating rules for working age claims brought in line with the same backdating rules as pensioners. Many people that have always worked are not always aware of the Council Tax Scheme, by the time they make a claim for Council Tax Support they are often late and lose benefit through no fault of their own, especially when it takes the DWP at least 6 weeks to process a new claim for Universal Credit. This will help Council Tax payers at a difficult time when they are learning to adjust to being out of work, and will help the collection rate of Council Tax.		
4	I agree with the standard rate for working people as it is confusing on the current scheme.		
5	Check the banding of the property. Some are grossly out of line. I have a 4 bed end of terrace, no drive or garage and I'm on band E. The house I was trying to buy before this one was a five bed end of terrace with garage and was a B. Both in Faversham.		
6	The situation I am in is that I am unable to work due to caring for my 89 year old mother who is bed bound and unable to complete any basic tasks herself. My sister and I had to give up work at the beginning of the pandemic due to risks of transmission to our vulnerable mother, and since this time she has become for more dependant and needs 24 hour care. This is split between my sister and I, undertaking a 24hr on/24hr on system. We are both therefore in receipt of Universal Credit as unable to go out to work, but only I am in receipt of carers allowance as it can only be awarded to one carer, despite the need for a minimum of two. This means that our total house income is pensions for my mother and UC for my sister and I. I sincerely hope that the proposed changes take this into account and we do not lose any of the discount in Council Tax that we currently qualify for, and no increased payment is required.		
7	It would be nice if the council could reduce the council tax a little more for the elderly and people on benefits, particularly the ones who still fall foul of having illnesses but don't qualify for benefits such as PIP, but qualify for Limited capability for work and work-related activity		
8	minimum wage does not allow you to live without struggling so you should still get some housing benefit		
9	I hope these changes do not penalise those who work to help pay benefits to those who do not work		
10	- Lower the council tax, build accommodation for the elderly and the disabled. Do not give preference to single people with a child. Give people their dignity back. Build more affordable houses.		
11	Not enough allowance is given to disabled people or their careers, this needs to be addressed as some careers only receive the careers allowance and nothing else		
12	Reduce the tariff as a palliative		
13	The council should help more with food parcels for the vunarble as many times as they need		
14	Reduction if you have a disabled child		
15	If all household members are out of work, what will Swale do to encourage them back to work. We do not want those who work and don't get any support to have to pay for others, it is not fair		
16	Clamping down on benefit frauds when reported instead of ignoring them!		
17	Remove council tax reductions and make it fairer for all. Work the budget, define the cost per house and then charge it. IF a house has 4 people then a 25% for each is due. If I have single person then 100% is payable. The current model is discriminatory to those working in a family unit.		
18	Eligibility for council tax support outside of vulnerable groups could be provided only if someone has resided in Swale for a significant period of time		
19	I do not believe people should be exempt from paying council tax, a reduction yes but to contribute nothing is wrong.		
		answered	19
		skipped	258

16. If you have any further comments or questions to make regarding the Council Tax Reduction Scheme that you haven't had opportunity to raise elsewhere, please use the space below.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	13
1	This test is a little wordy and may not be able to be understood by everyone		
2	Use words with meanings that the ordinary person can understand. If you want to keep your writing ' legal ' then add a passage at the end explaining its meaning		
3	Sort out your communication don't email a bill before the letter as to why changes to payments. It puts huge mental health stress on people		
4	Please see above.		
5	Keep up the good work		
6	So many other things the council should do than giving away money and turning people into dependencies of the state.		
7	This document is worded, that the reader knows all about the benefits system. I have no clue. A simple statement as to how it affects single working applicants would have been helpful.		
8	Not applicable		
9	Another stealth rise thanks		
10	It needs to be fair. Too many working families do not get any help at all and they cannot expect those not working to not contribute at all		
11	By all means change the scheme, but be more vigilant of who the reduction is going to and whether they actually deserve it....and not add the cost to honest people making sure they pay their bills regardless		
12	It should be changed this as I am lone parent of two and do not qualify for reduce my council tax support as I earn too much but my wages do not cover everything, it should be supported people who work as well		
13	It would have given me more confidence if the opening comments on consultation responses had not given the closing date as Thursday 27 November 2022!!!!!!		
		answered	13
		skipped	264

9. About You

17. Are you completing this form on behalf of an organisation or group?


Answer Choices		Response Percent	Response Total
1	Yes 	2.82%	4
2	No 	97.18%	138
		answered	142
		skipped	135

If yes, please tell us the name of the organisation/group and add any other comments you wish to make.



Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	2
1	Optivo		
2	Optivo		
		answered	2
		skipped	275

10. Questions for Individuals



18. Do you live in the Swale Borough Council area?

Answer Choices		Response Percent	Response Total
1	Yes 	100.00%	135
2	No	0.00%	0
		answered	135
		skipped	142



19. Are you currently receiving Council Tax Reduction?

Answer Choices		Response Percent	Response Total
1	Yes 	50.74%	69
2	No 	49.26%	67
		answered	136
		skipped	141


20. Are you or your partner in work or self-employed?

Answer Choices		Response Percent	Response Total
1	Yes 	54.89%	73
2	No 	45.11%	60
		answered	133
		skipped	144




21. Are you liable to pay Council Tax?

Answer Choices		Response Percent	Response Total
1	Yes		94.85% 129
2	No		5.15% 7
		answered	136
		skipped	141





22. Are you currently serving in the Armed Forces?

Answer Choices		Response Percent	Response Total
1	Yes		0.00% 0
2	No		100.00% 134
		answered	134
		skipped	143




23. What is your gender?

Answer Choices		Response Percent	Response Total
1	Male		36.03% 49
2	Female		61.03% 83
3	Non-Binary		0.00% 0
4	Prefer not to say		2.94% 4
		answered	136
		skipped	141





24. What is your age?

Answer Choices		Response Percent	Response Total
1	18-24		0.00% 0
2	25-34		9.56% 13
3	35-44		30.15% 41
4	45-54		18.38% 25
5	55-64		27.21% 37




24. What is your age?

6	65-74		9.56%	13
7	75-84		1.47%	2
8	85+		0.00%	0
9	Prefer not to say		3.68%	5
			answered	136
			skipped	141

25. Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Answer Choices			Response Percent	Response Total
1	Yes		28.57%	38
2	No		66.92%	89
3	Don't know		0.75%	1
4	Prefer not to say		3.76%	5
			answered	133
			skipped	144

26. Ethnic Origin: What is your ethnic group?

Answer Choices			Response Percent	Response Total
1	Prefer not to say		8.82%	12
2	White British		83.82%	114
3	White Irish		0.00%	0
4	White Gypsy or Irish Traveller		0.00%	0
5	Any other White background		5.88%	8
6	Mixed/Multiple ethnic groups - White & Black African		0.00%	0
7	Mixed/Multiple ethnic groups - White & Black Caribbean		0.00%	0
8	Mixed/Multiple ethnic groups - White & Asian		0.00%	0
9	Any other multi mixed background		0.00%	0

26. Ethnic Origin: What is your ethnic group?

10	Asian or Asian British Pakistani		0.00%	0
11	Asian or Asian British Indian		0.00%	0
12	Asian or Asian British Bangladeshi		0.00%	0
13	Asian or Asian British Chinese		0.00%	0
14	Any other Asian background		0.00%	0
15	Black African		0.74%	1
16	British Caribbean		0.00%	0
17	Black British		0.74%	1
18	Any other Black background		0.00%	0
			answered	136
			skipped	141

27. Other ethnic group?

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	2
1	White USA		
2	Why is White Irish identified as a separate group to White British?		
		answered	2
		skipped	275

