

Contents

1. Reason for consultation
2. Consultation process
3. Consultation Methodology and Details of the Consultation Process
4. Summary of outcomes
5. The questions
6. Responses to each question
7. Comments

1. Reason for consultation

- 1.1 At the 2010 Spending Review, the Government announced that it would localise support for council tax (CTS) from 2013 and that expenditure allocated to CTS would be reduced by 10% compared to council tax benefit expenditure.
- 1.2 As part of the Welfare Reform Act 2012, the national Council Tax Benefit scheme (CTB) will be abolished from April 2013. The Department for Communities and Local Government (DCLG) under the Local Government Finance Act have proposed local schemes to support residents with their council tax to be administered by local authorities.
- 1.3 The Local Government Finance Act also enables the technical Council Tax Reforms allowing billing authorities to vary the level of certain discounts and exemptions.
- 1.4 Schedule 4 of the Local Government Finance Act requires local authorities to consult on their local Council Tax Support scheme. The purpose of the consultation is to:
 - Ensure all our residents and other interested parties have the opportunity to have their say on these important changes
 - Consult on the Council's proposals for the Council Tax Technical Reforms and the Local Council Tax Support Scheme.
 - Take account of residents' and representatives' views in the development of the final scheme.
 - Gather suggestions and identify issues that need to be addressed in the new scheme.

2. Consultation process

- 2.1 The individuals, groups and organisations consulted included:

- Councillors
- Council Tax payers
- Benefit recipients
- General public
- Greater London Authority
- Advice providers
- Community groups
- Customers at the PASC
- Social rented sector landlords
- Private sector landlords
- Staff, including former staff

3. Consultation Methodology and Details of the Consultation Process

- Advised GLA of options and consultation methodology
- All consultation documents and related information were available on the Council's website
- An online questionnaire was on the Council's website
- All consultation documents and related information (including posters and paper copies of the questionnaires) were available from main customer access points, including:
 - All libraries
 - MyPlace Community Centre
 - Homes In Havering
 - Central Park Leisure Centre
 - Briar Road Information Shop
 - Public Advice and Service Centre
 - Romford Town Hall
 - Havering Visitor Centre
 - Queens Hospital
 - Hornchurch Leisure Centre
 - Registration Services
 - Fairkytes Art Centre
 - Queens Theatre
 - Medical Centre
 - Rainham Health Centre
- Focus groups with members of the public, advice providers and community groups, Revenues and Benefits and Customer Services staff, social rented sector landlords and private sector landlords
- The home page of Havering's website included a banner link to the online survey
- An article and a link to the online survey in Inside Havering
- Information and a link to the online survey in two editions of the internal global email
- Information and a link to the online survey in an email to 3,000 residents
- A message and a link to the online survey included on payslips to existing staff (including schools and academies) and to Havering pensioners

- Paper copies of the survey and information about the proposed changes were included with Council Tax bills and Council Tax Benefit notification letters

4. Summary of outcomes

295 people responded to the questionnaire, of these 130 responded on line and 165 completed the paper questionnaire.

Responses showed an overwhelming support (81%) for the proposed scheme with the exception of one survey question. This was with regard to removal of the major repairs/structural alteration exemption where over half the respondents were not opposed to removing it..

The main findings on the specific questions were:

A high proportion (81%) of respondents agreed that the shortfall should be funded by removing the exemption for second homes.

Almost 80% agreed that people who own or rent more than one property should not be able to claim Council Tax relief.

Respondents were more evenly divided on whether properties undergoing repairs should be eligible for Council Tax relief. 47% agreed that they should be, while 43% said that they should not be eligible.

Over half of those who responded believed that unoccupied and unfurnished properties should not be eligible for Council Tax relief, while almost 36% disagreed.

79% said that banks and building societies should pay Council Tax on properties that they repossess.

70% of respondents said that working age people who receive Council Tax Support and who live in properties banded E to H should not receive more Council Tax Support than those living in properties banded A to D. 132% did not agree and 17% said that they did not know.

70% of respondents agreed that other adults who are working and living in a household where the council tax payer claims Council Tax Support should contribute more towards the Council Tax bill than they do now. 18% disagreed and 12% said that they did not know.

5. The questions

Principle: Local authorities will be expected to manage the 10% reduction in subsidised expenditure.

Question 1. The Council needs to make up a shortfall of £1.9million to meet Government changes to the way it funds council tax. This could be done by reviewing current exemptions from Council tax that currently apply and by changing some of the rules about who qualifies for Council Tax Benefit.

Currently some second homes are exempt from Council Tax, this could be used to fund most of the proposed shortfall rather than by raising the Council Tax on all properties across the borough.

Question 2. Should people who own or rent more than one property be able to claim Council Tax relief from the council?

Question 3. Should properties undergoing repairs be eligible for Council Tax relief?

Question 4. Should unoccupied and unfurnished properties be eligible for council tax relief?

Question 5 Should banks and building societies pay Council Tax on properties they repossess?

Principle: In developing schemes, local authorities should consider incentivising claimants into work.

Question 6. Should working age people who receive Council Tax Support and live in properties banded E to H receive more Council Tax Support than those living in properties banded A to D?

Question 7. Under the existing Council Tax Benefit scheme, other adults such as an adult son, daughter, other relative or friend who lives in the claimant's home are expected to contribute to household bills such as Council Tax.

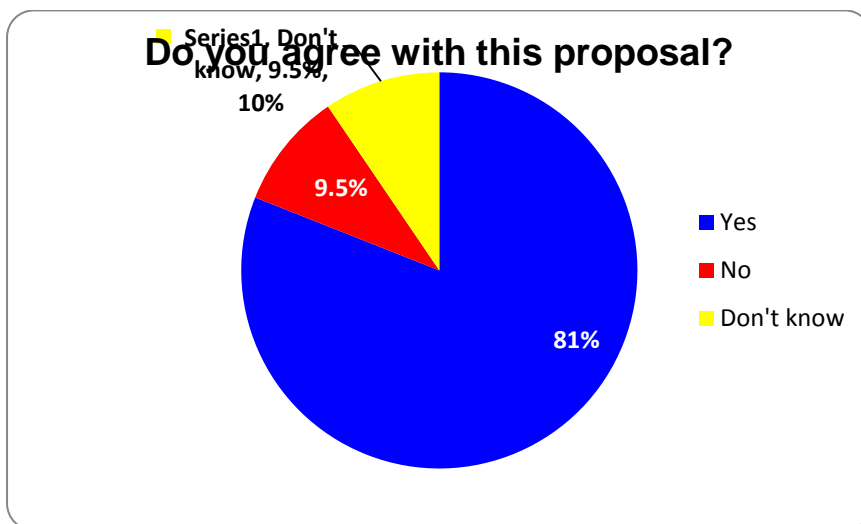
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6. Responses to each question

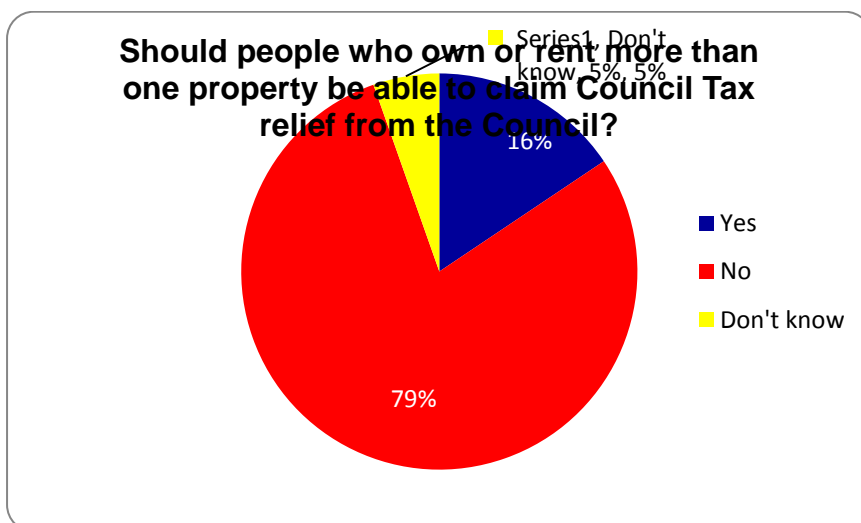
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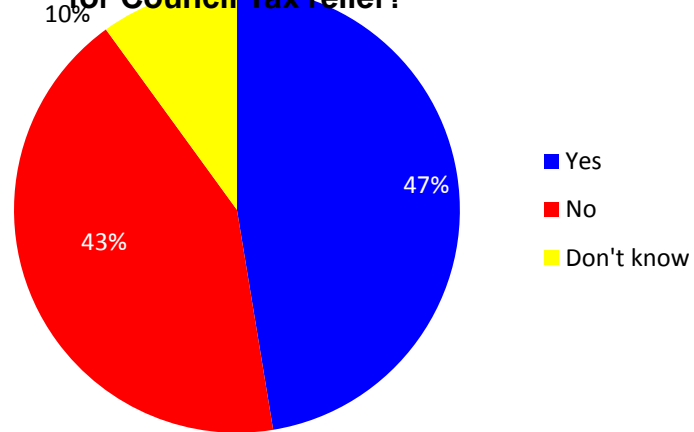


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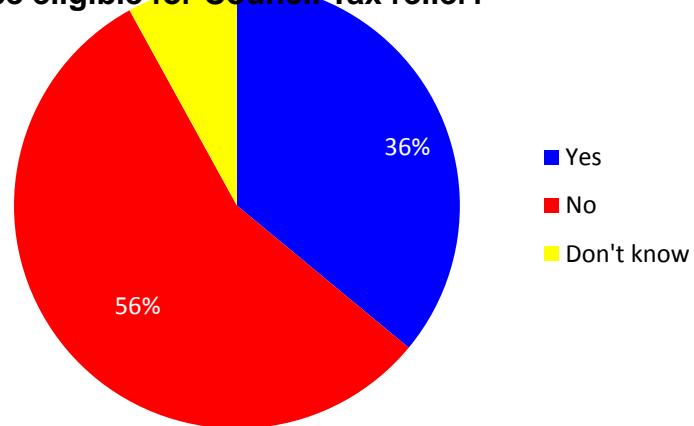
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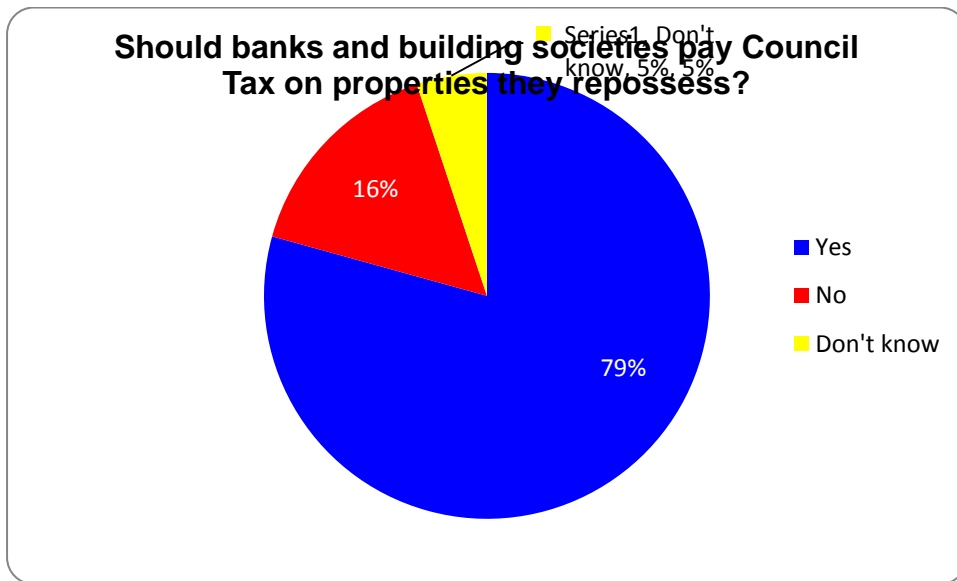


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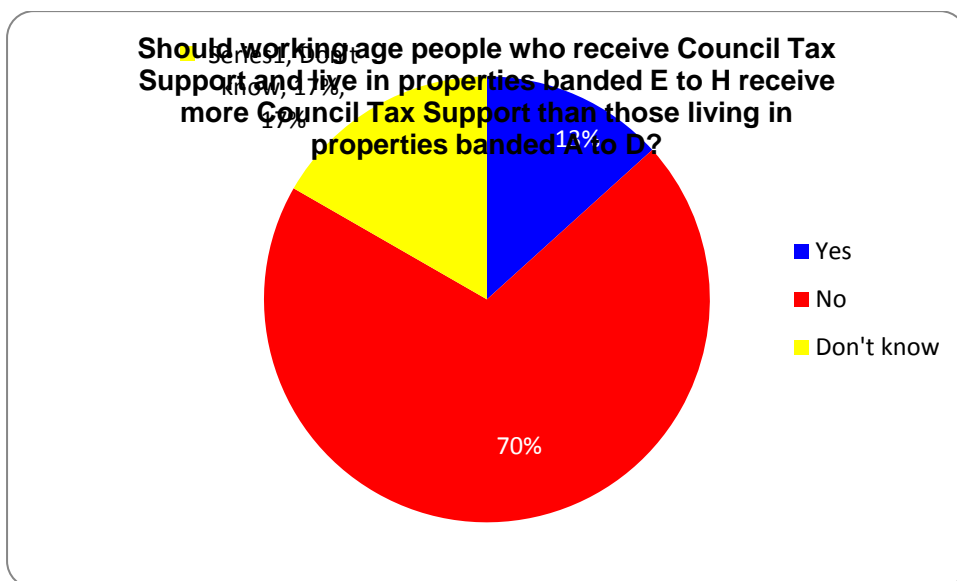


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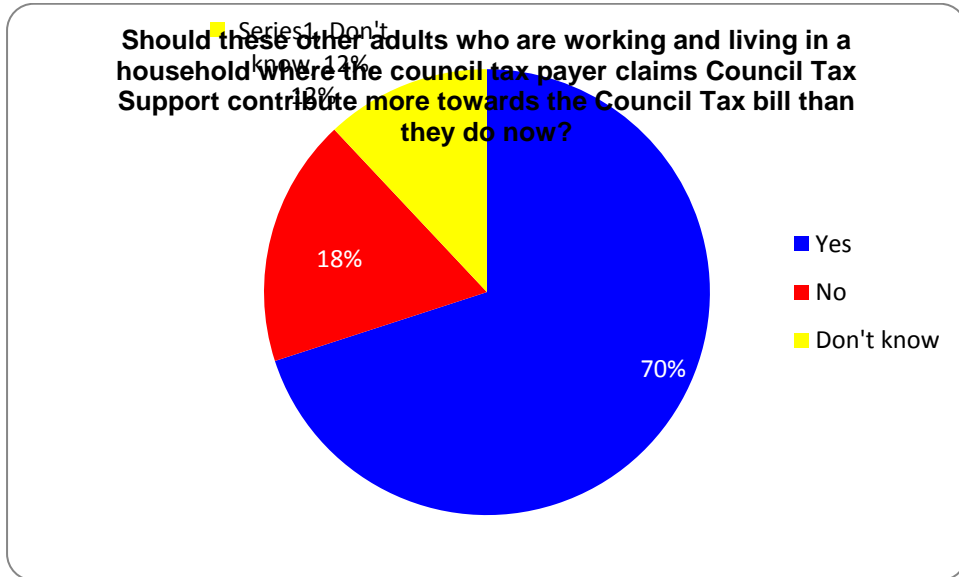
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Should these other adults who are working and living in a household where the council tax payer claims Council Tax Support contribute more towards the Council Tax bill than they do now?



7. Comments

Comments received in response to Local Council Tax Support scheme consultation.

The comments below were received from people completing the online and paper surveys, from those who attended the focus groups, from a resident who was unable to attend the focus group and from the Royal British Legion.

Their comments have been reproduced verbatim.

Questionnaire

295 people responded to the questionnaire, of these 130 responded on line and 165 completed the paper questionnaire.

Focus groups

Focus groups were held with members of the public, advice providers and community groups, Revenues and Benefits and Customer Services staff, social rented sector landlords and private sector landlords.

Although plenty of notice was given, we were disappointed by the small number who attended for some of the groups.

Numbers attending and invited were as follows:

Members of the public – three people attended (3,000 invitations sent)

Advice providers and community groups – 12 people attended (99 invitations sent)

Representatives of the Revenues and Benefits and Customer Services staff – 10 people attended (10 invitations sent)

Social rented sector landlords – one person attended (25 invitations sent)

Private sector landlords – one person attended (40 invitations sent).

Other comments

Comments were also received from a member of the public who was unable to attend the focus group and from the Royal British Legion.

One resident could not attend but asked for the following to be included:

'I will not be able to attend the meeting on the 2nd November and there is only one thing I feel very strongly about in relation to council tax. That is that people with a second home should NOT get a second home discount as the services to each house are the same and should be equally paid for.

I should also mention that all people getting any kind of benefits should have them checked regularly as most people whose circumstances change do not inform the council immediately and some not at all. Thank you for your E-mails and keep up the good work.'

The Royal British Legion wrote in response to the consultation strongly urging the Council to ensure that the local scheme provides a 100% disregard for military compensation payments. The Council has confirmed that the preferred option will disregard these payments in full in the local Council Tax Support scheme.

Principle: Local authorities will be expected to manage the 10% reduction in subsidised expenditure.

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Currently some second homes are exempt from Council Tax, this could be used to fund most of the proposed shortfall rather than by raising the Council Tax on all properties across the borough.

86 Comments to this Question

- If someone has 2 homes then surely they can afford 2 council taxes.
- council should not burden tax payer anymore
- DOES ANYONE CARE ABOUT OUR COMMENT?
- If 2nd homes can be afforded, then they have enough money to PAY FULL COUNCIL TAX!
- Not fair on residents who don't qualify for t28
- Second homes shouldn't be totally exempt.
- If you can afford 2 homes, you can afford to pay council tax on both.
- We think every house should pay council tax and the rest of us shouldn't pay more council tax.
- There seems no logic giving financial support to anyone who has the financial ability to acquire a second home.
- If you can afford to own a second home you can afford to pay the council tax.
- It would be good idea to propose shortfall rather raising tax.

- Are you kidding? If you can afford to own more than one house, you can afford to pay council tax on all of them.
- These homes get all the services from the borough as those paying council tax.
- If you can afford a second home you can afford the tax on it.
- use them or sell them
- Second homes should not be exempt.
- If you have 2 houses you should pay tax on both.
- If you have a second home pay your bills, please! I'm tired of paying for other people.
- * Council tax are always increased yearly increasing council tax make no differents increase council tax. We arepaying for the olympics coming to london already.
- If people can afford a second property then they can afford full council tax.
- i think they should pay more because if they can afford a second home they should pay more council tax
- If the reason is to find shortfall instead of raising the Council Tax.
- Never understood why you can own two homes yet do not have to pay the same Council Tax per dwelling that residents with one home have to!!!
- It is unfair to charge someone for a service twice.
- None
- This seems the obvious solution with the least impact on people in need.
- Vacant Inherited properties should be exempt from council tax during probate and subsiquent sale proceedings.
- If you can afford a second home you can afford to pay council tax of some sort
- It would be easier to make an informed choice if we knew why 'some' homes are exempt to start with.
- If 2nd home owners can afford a 2nd home then they can afford to pay Council Tax.
- **I do not agree with this statement. The money should be raised by reassessing those on benefit who do not or abuse the system.
- There appears to be no justification for exempting 2nd homes. These are potentially income producing assets.
- Definitely fully support this proposal
- Tax should be paid on Second Property no matter what name its paid-Its Still uses the Councils Services.
- It would seem a fair assumption that anyone in the position of having a SECOND home should be able to comfortably afford the Council Tax on it. Raising the tax on ALL property in unfair. People struggling to afford their one & only home shouldn't have to fund 100% exemption for others.
- Second homes should pay at least a % of Council tax & not completely exempt as implied above (somewhat surprised @ that statement - what second homes are exempt?).
- If you can afford 2 homes you can afford the council tax.
- If you are rich enough to own a second home, then you are rich enough to pay full council tax on it.
- we are a family on 1 income, even though our income is seen as a good income, we feel that we have nothing other than our run down home, due to paying so many taxes, yet I see so many people in receipt of benefits gaining access to things that we could only dream of.
- Most second homes are investment purchases and I believe should always have been subject to full council tax liability.
- If you can afford a second you can afford to pay the council tax
- People who can afford to pay their council tax if they can afford to own more than

one home should pay the council tax that comes with it, they could always rent it out and the tenant pay it for them.

- if people can afford second homes , there can afford to pay the tax on them . there have to pay building insurance why not council tax
- With the shortage of properties that we are experiencing at the moment, people who own or rent more than one property should be made to pay double council tax on the properties which are not their main address home.
- Although this would increase costs for those who are fortunate enough to own a second home, it will help those on low incomes who only have one home to be better able to afford this.
- If they can afford a second home they can afford the tax.
- If a second home is within your means there certainly should be no exemption from council tax.
- If you can afford a second home then you should be able to afford the council tax.
- Why should people with second homes pay less than less than I pay for my home.
- Personally myself on a low income as a lone parent re-entering work with other bills do not see how i will afford it.
- Also possible to exempt them at a rate less than 100% e.g. 20%, 50% etc
- Exemption from Council Tax for second homeowners is a disgrace and morally wrong. It is profiteering and taking advantage of the less well off in society and expecting the public purse to line the pockets of what is a "private enterprise"
- ***Band restriction and non dependant deductions will badly hit larger families in fairly modest properties. I HAVE JUST HAD TO GO BACK THROUGH THIS FORM TO MAKE THIS POINT AS THERE WAS NO OBVIOUS PLACE FOR IT! PLEASE READ. Dear Sir/Madam Re: Council Tax Reduction scheme - protect families with disabled children I am writing to request that you consider families with disabled children as one of your protected groups as you draw up and implement your Council Tax Reduction scheme. I understand that as well as giving local authorities responsibility for a scheme to replace Council Tax Benefit from 2013/14, the Government has reduced the budget for this support by 10 per cent. This means councils face difficult decisions on who to support. I believe that it is vital that local authorities protect families with disabled children as they design their council tax support schemes because they are more likely to be living in poverty compared to others. Additional costs in transport, heating, food, special equipment and clothing means that it costs three-times more to raise a disabled child see table of costs. This is on top of limited employment opportunities due to the demands of combining caring and work although many of us do so against the odds. Contact a Family's Counting the Costs 2012 survey of over 2,300 families with disabled children across the UK shows that for those in jobs one in seven (14 per cent) is missing meals and one in six (17 per cent) cannot afford to heat their homes. For families not in work due to their caring responsibilities almost a quarter (24 per cent) is going without food and a third (32 per cent) without heating. Counting the Costs 2012 also found that in the last 12 months, 31 per cent (up from 15 per cent in 2010), of families with disabled children have fallen behind with payments for Council Tax. Unless families with disabled children are protected in the same way as pensioners, some of the poorest families with disabled children will be face further financial disadvantage and may find that they are obliged to use some of their child's disability living allowance to meet council tax liability rather than their child's extra needs. Like carers of adults, parents of disabled children deserve recognition for the huge contribution they make to the economy by caring - saving the NHS and social services billions each year. Money worries are already putting huge additional emotional and mental strain on parent carers. If family finances are stretched further, sadly the reality is that many parent carers are likely to buckle under the strain. The end result is more costly 'crisis

support' having to be funded by the local council. {If you have personal experiences of caring, please do add them here. Real life examples of caring and the need for financial support and recognition are a powerful way to back up the arguments made in the letter} I understand that local councils are facing difficult decisions about future support but I urge you to take this opportunity to protected families with disabled children in our area.

- People with second homes should pay for council tax on both homes as they are wealthier than people with one home. Why should working class people with one home have thier council tax raised when there are people better off with to homes.
- In my view Council Tax Benefit should go to those who really need it. if you own more than two homes can you realistically be defined as 'in need'?
- They should pay something, not necessary the full council tax. Some councils give only 3 months.
- But not 100% if paying full amount on other property.
- Where the 2nd home is let the tenants should not have to bear the entire additional cost,
- Havering has the % of people of pension age in London - Other boroughs should meet this cost. Q - if you tax a second home how will it work if people only live there for part of a year?
- What proposal - on second homes: a is it the principle.
- unless the second homes are being used as an investment.
- If you can afford more than one property then you should pay ALL on costs.
- many people struggle to own one home let alone two!
- Please with 2nd homes should pay same or more, certainly not less. The are wealthy enough to own the properties.
- If a person can afford 2 properties then they can afford to pay council tax on both properties
- This question is worded badly. I believe that If they can afford 2 properties they can afford to pay 2 council taxes
- A culture of 10% YOY cost reduction should be the norm
- It think it is correct if people are able to afford to own second homes it seems common sense they may have increased monetary assets in comparison to a single home owner, so can afford to pay council tax on their second home, and there seems little logic for a second home owner to be exempt from council tax.
- If people can afford 2 houses they can surely afford 2 lots of council tax
- If people can afford a second home then they should be able to afford their Council Tax
- No claim on Council Tax Relief should be allowed
- If investing in a second property it is at the owner's risk, not our problem, if the property is empty then the owner should pay full charge.
- If the property is put through PSL [Private Sector Leasing] it could house a family and take someone off the waiting list. If it is a second home and they have to pay full council tax they may be more likely to rent it out.
- Yes it would give people an incentive to rent the property out and cut down on property checks
- Accommodation is needed
- If people have enough money for a second home then they should be able to afford to pay the extra 10%
- If the property is owned privately then they should pay.
- People who have 2nd homes have money and do not need a discount
- If you can afford second home you can afford to pay

- I pay full council tax at the age of 83, wife 81, why should I subsidise other people
- If they can afford second homes, they should pay council tax on them
- If a person can afford a second home, hopefully they can afford additional council tax
- Will stop renovation, it would not fund much of the shortfall
- If you have enough money for a 2nd home you should be obliged to support it via council tax
- Cut services instead
- If one could afford a second home, then you could pay the council tax

The Council's response to general comments

Members carefully considered a range of options (which are contained in the 11 July Cabinet report) before selecting the preferred option.

Although most respondents support this proposal, there are some who indicate that they would have preferred the saving to be made over a number of years or a percentage reduction to continue. The Council needs to make savings in 2013/14 in order to make up the shortfall in Government funding. Any delay or amendment to the proposal will reduce the amount of money available to bridge the gap. In the current financial climate, the Council does not have the funds available to defer or amend the proposal to remove the second homes discount.

The Council's response to specific comments

* "Council tax are always increased yearly increasing council tax make no differents increase council tax. We arepaying for the olympics coming to london already"

It should be noted Havering's council tax has remained the same of reduced in the last three years.

** Another respondent said that the money should be raised by reassessing those on benefit who do not or abuse the system. There are proposals to reduce Council Tax support within the preferred option.

***One respondent makes a general request that the local Council Tax Support scheme does not cut benefit for children with disabilities. There are no plans to do this within the preferred option.

Question 2. Should people who own or rent more than one property be able to claim Council Tax relief from the council?

85 Comments to this Question

- If they are either in one or the other they probably only use one lot of services overall
- It's unfair to other tax payer
- THE MORE WEALTHY U R THE BETTER YOUR TREATED
- See above comment.
- It isn't fair. How can people afford two properties?
- 10% - Not much is it! They should sell it.
- The tenants in the second home should pay full council tax.
- As above.
- People who own more than one property should provide fund for another property.
- See above.
- Only for a certain amount of time.
- If they can afford more than 1 house they can afford the Council Tax.
- Because they have more income.
- They are profiting from renting so why should they.
- It is only fair
- As these homeowners could be earning a rent from these properties.
- This could free up some more homes to LET + RENT.
- Again if you can afford to rent or own two properties you should not need to claim Council Tax from council.
- It should be. This seems very wrong. 1 home 1 tax.
- If they are able to own/rent 2 properties they must pay for them too.
- As answer above.
- same as number 1
- We do not think that it is reasonable
- If they can afford two properties they can afford to pay the same tax as everybody else per dwelling
- But only if it is vacant
- None
- This seems a luxury that council tax payers are subsidising
- if you work away from your family home during the weekend rent a small flat and return home at the weekend CT relief should be allowed on the flat.
- But I would anticipate that there may be exceptions.
- In purchasing a property, the buyer should be aware of the obligations that such a purchase entails.
- No 2nd home owners should pay the Full Council Tax & not get any Discount.
- Why pay more to the council. It is right to get a discount.
- If they can afford 2 houses then they can afford council tax .
- If they have more than 1 property they can afford full council tax.
- Council should support only the most needy.
- Not fair on low paid workers and pensioners
- Its a charge for Services
- Anyone with a second property, either using it, renting it out, or refurbishing it for sale or rent (& profit) should not expect to claim tax relief. Why would it be expected?
- It would depend on the circumstances.
- Why should any rented property attract 10% relief?
- With the high amount of people wanting a home and on the waiting list, then no concessions should be given to people who own or rent two properties!

- If you can not afford to pay taxes on both properties, dont buy or rent a 2nd property.
- Please see above.
- they should only get it if it's not in a liveable condition.
- pay full council tax . second ora luxury
- See above.
- See above.
- I did not realise this could happen, and it's not acceptable.
- People who have more than 1 house should not get relief.
- They csn sfford to buy or rent more than one property should be able to afford council tax.
- If they can afford 2 properties then they can afford 2 lots of council tax etc. There is no ratinale for a discount here.
- If somebody has a second property because for instance a parent has died and left them that property it would seem unfair that they should have the burden of council tax while they are trying to sell the inherited property.
- Exemption from Council Tax for second homeowners is a disgrace and morally wrong. Reductions in tax payments for people who are exploiting the property market, artificially raising the cost of housing and making profits out of the public purse and expecting the state to cover for their benefit
- Same reason as above. If these people are renting out there second or third homes, they should be including the council tax within the rent.
- See comments above
- Not the full amount but something.
- See above comment.
- Each case should be treated on its merits + the prevailing circumstances.
- People who own or rent more than one property should pay council tax on each since they can afford to rent/own more than one.
- Same comment as in question 1.
- If rented, a single occupancy should get 10% off, but if more than 1 person renting they should pay the full tax. If empty the owners should pay full amount.
- please see above comment
- Not at all. Same as above
- The council provides services that need maintenance and investment. The council should expect full recovery of costs from household
- only on their first and primary residence, unless there is an unavoidable overlap of liability on 2 homes, which can, at present, be considered for HB/CTB if customer is eligible
- They own 2 properties, so they can afford 2x council tax bills
- If people own or rent out a second home they have an additional valuable asset which can be sold if they wish their property to be exempt from council tax. As stated above i cannot see why a second home owner is allowed a discount on that home as by the very fact they own a second home it can be let or sold for a sum of money meaning theoretically they have greater wealth and unlikely to need a discount.
- If people can afford to buy houses that they don't even live in they should pay the council tax for them
- If a second home is owned they should pay the council tax even if there are major works as again if they can afford a second property then they should be able to afford to pay their council tax
- If they can afford to keep a second property then they should be able to afford to pay.
- Should also look at circumstances and everyone's situation could be different

- The discount should be lifted and people should pay the full charge
- A 10% discount is not enough to incentivise people to rent property
- Even if the 10% discount is removed, people will always find a way of getting round the system
- Will Havering be able to collect the additional 10%?
- There should be a procedure if they don't pay
- the 10% discount should not be removed
- If people have enough money for a second home then they should be able to afford to pay the extra 10%
- It is the owner's responsibility
- The discounts should be given to hard working people with little money
- As above
- They are not entitled this discount
- Cut services instead
- They must be making money on the property so why should they get 10% discount?

The Council's response to these comments

A few respondents felt that there should be exceptions e.g. if someone worked away from home or if they are trying to sell a property that they had inherited. To make exceptions to the proposals would not create the necessary savings.

Question 3. Should properties undergoing repairs be eligible for Council Tax relief?

130 Comments to this Question

- Consideration should be given to individual owner occupiers particularly first time buyers and those with high mortgages.
- rubbish collections, street cleaning. etc still take place whether there are repairs going on or not.
- Repair is more deserving than structural alteration, being not of their choice, but might be hard to make the distinction if people tried to make out the latter was the former for avoidance purposes
- some change should apply depending on income
- AS I FIRST SAID MONEY TALKS!
- Give relief but not 100% and for 6 months only.
- A limited period should be allowed - say 6 months.
- No, because it will speed up repairs, maybe freeing a home for a family to Rent.
- Not really.

- Because at that time no income is coming from the property in question and their income may not be able to meet up.
- If the properties and empty people shouldn't pay council tax this will help them financially.
- There may be some logic to assisting people who are helping to bring local properties up to modern homes standards but only for a limited period.
- It would ensure the owner completes the repairs in the shortest possible time.
- If the property is owned then the owner should provide fund.
- If the property in question is the only one owned by that person, yes. If not, no.
- Because the house or property can still be lived in.
- Most landlords are also experiencing financial difficulties due to non paying tenants etc. Relief would provide encouragement to keep properties to a higher standard.
- Yes if repairs are the result of natural disaster. No if they are for extensions/renovations etc.
- Because the owner is spending a lot of money repairing.
- Should be related to whether it is an "only home" or business. There should be scope for a percentage based assessment. ANYone owning more than one property sould pay full Council Tax
- If they cannot live in the property then why should they have to pay if they are not using the services?
- Shold only be eligible for a maximum of six months, one year is too long
- It depends on wether the major repairs are voluntary or if it's something that HAS to be done. If its voluntary repairs etc then no, I don't think they should be able to claim council tax relief. However, if it's something that wasn't caused by owner or tenant then it needs reviewing.
- You own a property you should pay council tax on this property.
- When you buy your own property your the one responsible for its care of course they can get Equity release which would help.
- but not full 100% possibly 50%
- perhaps a smaller % - 50%
- Some deduction, not 100%
- If they are able to afford the repairs they must be able to pay their bills too.
- It's unlivable, so as long as it has building work to being unlivable it should be exempt.
- Its not in use, why pay council tax.
- As above.
- If the property needs serious repairs then I dont think they should be charged full housing benefit. If its in an aera you really want to redevelop then maybe a relief should be in place. If the property doesnt need much work then it shouldnt be exempt.
- This is because during the alteration the owners may not be earning any money.
- As long as nobody is housed at the time but think 6 months should be enough time for such alterations
- None
- But not if this is one of a portfolio of properties
- but not 100%, usually repair or alteration will enhance value. so that give the owner a profitable outcome
- Unless elderly or the result of fire or flood.
- if they are unoccpied
- Partially- a sliding scale could be used. Considering what council tax is and what it

pays for the services are still likely to be used albeit possibly to a lesser extent.

- With time limits
- It depends whether these are essential repairs or alterations which are a matter of choice.
- But only for a limited period, of say 6 months, and then a sliding scale should be applied to avoid the repairs to be claimed as ongoing for an indefinite period
- If they can afford to buy the property then they surely afford the renovations and not receive the Council Tax Exemption.
- If this is your main residence then there should be no relief.
- I did not no this could be done.
- Just because!
- The owner could be in the low income group. It should be a means tested benefit.
- Whether they are living in that property or not during alterations they still use or expect some if not all the Services the Council supplies There Choice if they take or leave those services.
- Major repairs would not be undertaken unless major profit is expected outcome. With demands & constraints on the Council's funds, why should it be expected to contribute to the profit margin of house vendor? Perhaps if 3months' relief given it would encourage work to be finished to deadline.
- Certainly not up to 12 months.
- Not 100% - perhaps%!!
- People will still be using the property , therefore still using all facilities. The public purse should not be used to subsidise developments for other people
- If the renovation or repair is creating employment it is fair and will encourage employment
- Limit this discount to 50%
- Those people are increasing the price of their properties by the structural works and have no need to have council tax exemption. If they object to this, they can always sell the property "as is" and allow the new owner to do the necessary work.
- But a limited relief for a limited period, not open-ended
- I have lived in my property for 5 years and have been doing lots of major building work and repairs, I was never made aware of this.
- Please see above.
- But undergoing repair should be limited to 3 months.Alteration should pay tax as it is there choice
- only if they are unliveable
- people should buget that in to there repair cost ,same as paying for rubbish taken away and police checking on all propertys in the street
- If they can not be lived in
- Only for people who have only one property.
- Without this incentive it may be difficult for landlords to keep property in good repair or to make imporvements. this would be counter productive in terms of keeping good quality housing in the area.
- If they are uninhabitable - no one to benefit from services.
- What checks are made though during the twelve months.
- But perhaps not up to 100%
- If they are unable to live in the property or rent the property to others
- Will give developers inceptive to not leave homes empty
- the property is still there then they should still pay tax
- If the property is in a state of disrepair they wouldn't be able to afford repairs &

council tax.

- Only for up to 6 months relief not exemption if structural i.e. subsidence work NOT for general improvement/alteration of property.
- Agree this for a limited term such as 12 months to encourage them to effect repairs/improvements etc.
- 12 months is too long to be exempt , even a major change to a property should be completed in 6 months
- but not 100% - maybe only a proportion
- If the property will then improve access to housing for those struggling to find somewhere to live this is a reasonable point. If it's a means for owners of more than one property to exploit the system to feather their own nest then that is wrong and they should be contributing to the funding that provides service in the Borough
- It depends on ones circumstances. Surly these peoples home or buildings insurance would cover costs.
- Only if the property is not occupied, and also reduce the exemption from 12 months to 6 months.
- This should be limited to a shorter period - 3 months
- Only if the property is undergoing repair because of damage or to correct a structural defect, If the property is undergoing alteration because the owner wishes to add value to the property, then no.
- Depending on the circumstances.
- If they are not fit for human occupation then no tax or not all tax.
- People suffering for example flood or fire damage need to live elsewhere, Houses being converted into flats will provide more accomodation. But simply delaying tactics designed to keep them unoccupied.....
- If unoccupied.
- but NOT when the repaired property is a second home.
- They deserve council tax relief as the owners are paying for repairs on the property.
- Only if they are not being lived in.
- Difficult - if someone's only bought a property to do up and sell then why should they get a discount. If it's to be their only home this could really help them.
- If necessary repairs for safety or listed status requirements then seems ok. If major alterations are to add value for the owners own gain or business gain then no.
- The current 12 month rule should be amended to 6 months except for lited propertie which would attract THE FULL 12 MONTHS
- but perhaps not for as long as 12 months
- As long as they are not being habited
- Unless they are not being lived in
- But for a much shorter period as by giving 12 months means that most people would not rush to complete if they do not have to pay
- I can see the sense in this as a property undergoing repairs is by it's very nature uninhabitable for letting or purchase.
- I think the discount should be reduced to 50% rather than 100% but that they should get some help as they will be paying C/Tax on the address tehy are living at whilst the work is done.
- They should pay the council tax even if major works are being carried out
- If the local authority has issued an enforcement notice this should be taken into account. The enforcement notice should be issued separately.
- Rather than remove the discount completely, if an old property is bought the owner should be given around six months to make the property liveable.
- If a property is bought more cheaply that should be taken into consideration. Also

they could be paying to live somewhere else while their property is being refurbished

- If they bought the property cheaply, then they should have budgeted for this
- If living in Havering they would be asked to pay twice on the second home
- Rather than charge at the Band at which the property was bought, the charge could be at a lower Band.
- If people are buying a rundown property, a discount would give people incentives to do the property up and make good use of it.
- If a young couple are buying a rundown property and living with parents while they are doing it up they should pay council tax, but if they are having to rent else where they should not pay This might deter people from taking on properties
- Builders will always find a way round it, if the exemptions are taken away they will find another way
- This does not give people incentives to do repairs
- Maybe reduce the period rather than take it away altogether, not everyone will have surplus cash to repair property and, while it's empty, they are not using the services
- They have to pay to live elsewhere while making their own property liveable
- Some people doing major works move from room to room rather than leave the property empty
- If an exemption is allowed the local authority should monitor the exemption more closely with 3 month checking periods, putting the onus on the customer to show it is still needed,
- It should not take 12 months to put in bathrooms and kitchens
- Who will benefit from this - individuals or major builders?
- Look at the market it is applying to.
- You need to look at the bigger picture
- Landlords may not like it.
- If it is a way of getting landlords to turn properties around more quickly, it may be good to do but you may also need to look at circumstances, e.g. landlords who only rent to people on benefit may have concerns
- Smaller landlords could lose money
- If private it is the responsibility of the landlord to pay if the property is undergoing repairs. It could be an incentive for the landlord or agent to carry out repairs quickly so that they are able to rent it out.
- If they have the money for the repairs they have the money to pay council tax like I do
- They are properties not paying council tax now, so it will only be once
- 50%
- They can afford these properties, let them pay council tax
- Assumedly the people who usually live in these properties will be paying CT elsewhere and are not using any services
- It is only 12 months not worth the upset
- Cut services instead
- It helps to get finance for repairs quicker if no council tax
- If they're lived in they should be eligible regardless!

The Council's response to these comments

Although 47% of respondents were in favour of this proposal, there were suggestions that exceptions be made e.g. for first time buyers, those with high mortgages or where there had

been damage due to fire or flood. Some respondents said that there should be a shorter exemption period e.g. 6 months or a reduced exemption such as 50%.

This is not possible within the current financial climate, as the necessary savings could not be found if exceptions were made to the proposals.

Question 4. Should unoccupied and unfurnished properties be eligible for council tax relief?

107 Comments to this Question

- Only if owner has one property i.e. owner occupier moved out and all furniture has been removed from premises.
- why is the property empty when there is such a need for social housing?
- I have used this when I had survey problems having moved out to sell my flat. I was renting, not multi-owning. If it is an inherited property or hard to sell I think some leeway is ok, with a hassling officer to encourage people not to drag their feet
- There should be some change
- THEIR CRYING OUT FOR VACANT PROPERTIES EVERYWHERE WHY NOT!
- But not 100%, they should still make some payment - say 50%.
- A limited period should be allowed.
- Add up all my previous comments.
- Why are they unoccupied? Must be answered.
- The bankers should pay for the properties.
- A maximum of two weeks could be considered between one tenant leaving and another moving in.
- It would ensure they rented/sold the property in question.
- Unoccupied and unfurnished properties should not be eligible for council tax relief because there not available.
- See above.
- No longer than 6 months.
- For a period of 6-12 months. If a tenant wrecks a property, time is required to bring the property back into use.
- Because if it's unfurnished you have to buy everything.
- Don't want to pay it, don't buy it.
- Banks have been the cause of many of our financial problems and have been ripping off the public purse and through their poor management of mortgages caused by excessive greed and profit before people have wrecked lives.
- Again, if they are not using the services, why should they pay?
- I am not sure on this one as there are so many different situations that this could apply to. I believe that there should be a criteria and each case taken on it own merit. ie if probate is involved this can take sometime and the property cannot be rented, sold etc until then.

- With the shortfall in housing, properties should not be left unoccupied causing development of flats.
- Why would you keep an unoccupied unfurnished property no body in it sell it.
- Every house should pay a tax.
- If someone dies and cannot sell, but not on multiple property, this is just enabling a rich investment, not a home.
- They can rent them out, or sell them if they are not able to manage those properties.
- As above.
- As stated above the owner may not be earning nothing.
- Except when it is the result of a death of the owner/occupier when the exemption should stay.
- None
- But not if this is one of a portfolio of properties
- but at a low rate
- not using council resources
- There is a housing shortage and leaving properties unoccupied should be discouraged.
- Such properties would continue to be left empty if any discount is offered. To levy a tax on such properties may mean that such properties are offered to the rental market thus increasing the available rental stock
- Again if they can afford to own the properties they can afford to pay the Council Tax.
- The property when vacant does not impact on the workload of the council. Thinking of it the council only pick up my rubbish.
- This is only a good idea if you have lost a family member, it helped me out no end. till the property was sold.
- But only if the low income beneficiary intends to move into that property.
- The property still belongs to someone, and it has to be fair/honest above any reason or profit.
- There should be no benefit to landlords in not keeping properties habitable & occupied. Housing shortages make a nonsense of tax relief on empty homes.
- A 10% charge is fair
- If no one is living in the property then there is no one to benefit from the services that the Council Tax provides.
- Encourages owners to keep properties unoccupied when there is a demand for accommodation.
- if the discount was not offered it would encourage second home owners to make sure they are occupied. furthermore the council should not be encouraging. second home owners to keep an empty house.
- But only for a limited period, say 6 months.
- Giving exemption for this just encourages the owners to leave the property unoccupied. In these times of gross shortages of accomadation, this is non-sensical and even obscene.
- Please see above.
- If these properties were sold it would help the housing shortage
- only for the 6 months whils a new occupier could be found.
- comes part of the budget , u got a property , then u pay all taxes and services on it
- Not if multiple properties are owned
- Properties should not be left empty in the first place.
- This could be varied to ensure that social landlords are not detrimentally affected by any loss of exemption - this could affect ability to continue to provide good low cost

housing in an area.

- If being sold or renovated etc.
- So many properties are in a state of disrepair, this might make the owners do something about it.
- Only in certain circumstances, such as when the owner has died and the property is up for sale. If the property is empty and unfurnished for any other reason the owner should consider letting it to help reduce homelessness or pay for it.
- Maybe those properties could be exempt for up to 3 months. With the current housing shortage, I don't see why a property should be empty for so long.
- As Registered Providers comes within this bracket then there does need continue to be an exemption for social housing. With regard to private landlords whose business is letting property and they are profit making then maybe the exemption could be reduced to 3 months?
- If the owner can be found then they should be paying tax
- If they own the property/(s) they should still pay whether or not it's occupied.
- No occupants therefore not receiving services.
- But reduce to 3 months to ensure that properties are let. Lanlords may be encouraged to ask for higher rents if they can have 6 months free of council tax while seeking tenants. If the period is reduced they may be more eager to let.
- 6 months seems a reasonable time to either sell or get a property rented out.
- The answer is yes for people who have taken over the property due to the death of a relative or family member and are in the process of administering the estate. Anyone who owns more than one property besides this should contribute so it's a NO for them
- The owner has an obligation to pay for the property that they have taken on, why should working class council tax payers with one home pay for it? we haven't chosen for these people to own more than one home. These people do it for the money and will one day be fairly well off.
- Yes but perhaps reduce the exemption to 3 months to encourage people to rent / furnish the property more quickly.
- This should be limited to a shorter period - 1 month
- There are too many empty properties in the country when there is an increasing problem with homelessness. If I had my way all empty properties left unoccupied for more than 3 months without very good reasons would be repossessed by the council.
- Some relief, but not 6 months. Maybe 3 months.
- Unless they are obliged to live away e.g. following work, in hospital or similar.
- Not using council services so why pay
- Again, each case should be looked at individually.
- Unoccupied/unfurnished properties have no one living there so deserve exemption.
- This is ambiguous. Unoccupied - No. Unfurnished - frankly a property could be unfurnished but occupied.
- Many properties unoccupied have blocked movement in the market. This could bring a release to others + bring in some money.
- Only if the owner owns one property and is hospitalised or away in the army or the owner has died and family and trying to sell it.
- depends on personal circumstances
- This depends on the circumstances. People owing multiple properties should not be exempt
 - This may help to promote a quicker turnaround of private/Housing Assoc. lettings. -Provided LBH housing have no void periods...otherwise the Council will be billing itself for the empty periods! - Tenants in receipt of Benefits who

have to take a tenancy/move at short notice may have an overlapping rent/Council Tax liability on both homes. The proposal to remove empty/unfurnished exemption completely would mean that the tenant would have to pay the full charge of C/tax for the first property, whereas at present they may get 2 homes Housing Benefit on the rent and an empty/unfurnished exemption on the Council Tax for up to 4 weeks. Council tenants are likely to be the losers in this scenario, unless LBH voids are completed on the day of the new tenancy.

- They should be exempt from council tax relief as an unoccupied property has nobody living in it and so I would suggest it is not eligible for charges for services in the vicinity and unfurnished property is uninhabitable and cannot be mortgaged or let out for a rental or mortgage income.
- Again it's obviously a second property otherwise it would be lived in. Council tax should be paid.
- I think if they own multiple properties then no, but if this is the only property they own then yes.
- Full council tax should be paid on empty and unfurnished properties as people could leave them empty for a long time.
- Homes are needed in this borough.
- This could prevent properties from being left empty as people would be more likely to rent their property out.
- Properties that are going to be demolished as part of regeneration schemes should be looked at as it could take longer than the current six months exemption, if they lose that then it would cost more
- Suggest the council could give some kind of discount if owner was trying to sell the property
- Work with the empty properties officer.
- The 6 months exemption has to remain, otherwise people could move in and it could be an opportunity for fraud
- It would take resources to check every property
- If it was a council-owned property, LBH would be billing itself, this would result in a loss in collection. But it would turn Council homes around more quickly
- Two homes benefit has to be paid on the old home until it is voided
- It might make landlords turn around homes more quickly
- I would be surprised if there were many empty properties due to the demand for properties. If the property is empty – why and for what reasons?
- Private landlords should be responsible for council tax. If a landlord wants a property to be let out then they should be responsible and prevent it from staying empty
- As above
- They will be making enough already
- 25%
- Six months only
- But for a shorter period e.g. 2 months
- If more than 2 owned
- It is only 6 months not worth the worry
- This should only apply if this/the owner only own one house/property
- Cut services instead
- At the end of the day they make money from the properties

The Council's response to these comments

Although 56% agreed with this proposal, some respondents felt that the exemption should be retained but for a shorter period or in specific circumstances. The Council needs to make savings in 2013/14 in order to make up the shortfall in Government funding. Any delay or amendment to the proposal will reduce the amount of money available to bridge the gap. In the current financial climate, the Council does not have the funds available to defer or amend the proposal to remove council tax relief. Removing this exemption may also increase the number of properties available to rent or buy.

Question 5 Should banks and building societies pay Council Tax on properties they repossess?

93 Comments to this Question

- Maybe exempt from council tax for 3 months only.
- You'll be lucky!
- Limited reasonable time exempt with hassling if they leave it too long as above
- Because they take repossessions, they are charging ludicrous amounts for houses/properties. So they make a 1000% anyway.
- They can easily afford to pay and caused homelessness
- WHICH EVER U SAY THE BANKS USE THEIR CLIENTS MONEY TO A DEGREE!
- Again a limited period should be allowed for disposal. It would not be the bank which is paying. It would be the previous owner.
- These are the richest people!
- They won't be so ready to repossess. They should! If they hang onto property the council is losing council tax.
- They should be exempted until who ever buys the property takes charge.
- The properties are being used to make money so banks and building societies need to pay. They make a big profit and pocket the money.
- They have far more money than we do and need to be encouraged to sell on repossessed properties.
- Should pay at least 50% as at present no incentive to move.
- Because it is their responsibility.
- Again: Are you kidding? Do I think that the people who are in a better position to be able to afford to pay Council Tax than any single individual, should be made to pay it? Yes, I probably do!
- Because Building Soc. and Banks have control of properties.
- Why should the tax payers foot this?!
- If the property is not being lived in why should they pay?
- Yes, Yes, Yes. considering half of them are using our money! I strongly believe that they should turn into landlords in these situations and have to rent the properties back to the unfortunate families who are struggling in these hard times. This would also have the benefit of not putting people on the local authority housing waiting list. two problems solved in one.
- The property then becomes theirs so therefore council tax should be paid by them.
- When banks etc resell these properties in a hurry they will make a profit.
- if they don't get it it may be they pass that on to the next owner and this could slow the housing market down even more
- We shouldn't subsidise banks etc.
- Perhaps for a limited time.
- Banks tax everyone for everything, tax them, they are not any different than all of us.
- As above.
- If un-occupied. If occupied then the tenant should pay
- Because the property is no longer available.
- Why not - what's good enough for a hard working person is good enough for our rich

banks and building societies

- So there is an incentive to sell them quickly. The tax should be at a reduced rate, say 50%
- None
- Without a recourse to the previous homeowner whose home has been repossessed. Further financial burden should not be placed on somebody who has lost his/her home.
- Having repossessed a property they are then responsible for it therefore they should pay up like everyone else!
- Although this option could result in costs being passed to the bank customers
- Only 6 months relief as per everyone else that has an empty property
- But maybe there should be a time limit
- Surely these properties should be rented out or sold as soon as possible.
- This is problematical as the owner has defaulted may be charged for any taxes that are or will be due thus increasing their debt
- As long as it is empty.
- If they have the property they should pay.
- Once the property has been repossessed it is no longer owned by a needy person.
- These organisations demand their pound of flesh on their loans interests, they make a profit on others' miseries, it's only fair they abide by the same rules as their customers.
- Exemption indefinitely surely encourages organisations to hold on for the best possible price, rather than getting property back on the market.
- 6 months only
- Maybe for a short period but not indefinitely.
- Suggest % paid - again some payment would encourage properties to be placed back on the market - in a time of need
- Same as previous answer this would encourage banks and building societies to sell the house at the earliest opportunity
- There should be a clause that they should maintain the property during this period.
- They should perhaps be allowed an exemption for a limited period (6 months) but charged thereafter if the property has not been sold or rented
- If they repossess it, then they own it. If banks etc own property, then they can afford to pay full council tax on it!
- Repossession is effectively a change of ownership. If full tax was paid before, it follows it should be after as well.
- But I can see this costing more to collect than what you get in
- There is no reason for them not paying after 3 months when they should have the property reoccupied.
- If the banks own properties, they should not be exempt from paying council tax.
- Why aren't they subjected to the same rules & exemptions/discounts as everyone else - as present rules.
- Maybe for a period but not indefinitely.
- Why not!!
- They would only add it to the bill for the poor unfortunate sod who has been repossessed.
- I guess so, because the owner cannot live in it any longer as the bank has taken the property back. Most owners would have only got into this situation through genuine financial hardship rather than lack of responsibility and it would be harsh to ask them to pay council tax

- This is no different to the Registered Providers where they evict someone. Maybe this should have a similar exemption of 6 months. I expect they would add this to any debt of the ex-home owner anyway.
- It is another way banks and building societies can get away with not paying their fair share of tax
- Commercial operation. Exemptions should help people not large businesses.
- Banks generally auction properties as soon as possible to avoid cost to the borrower and these costs would just be passed on to the borrower, who has presumably already lost everything
- Banks have plenty of money to pay for the costs that they have chosen to take into their possession. I think that they should pay for council tax.
- Absolutely not. This will encourage the banks to sell the property quickly and not leave empty properties indefinitely.
- Banks and Building Societies are too quick to repossess properties. They are the prime cause of the global economic crisis so they should receive no pecuniary advantage whatsoever.
- In view of question 4 above - why should the banks be exempt.
- Unless they have temporary tenants e.g. the previous owners.
- They should pay a %
- They will be making money in the property.
- And that cost should NOT be reflected in the sale price or passed on to the next inhabitants.
- This would force them to sell the property quicker.
- It would encourage them to be processed to be sold promptly - perhaps allow a defined period of 6 months.
- They get enough money to pay it!!!
- The incremented cost to the bank/building society will prevent some evictions
- As repossessed properties in the main are bought quickly, I think it is right banks and building societies pay council tax on the properties.
- They are going to earn their money back on them. £100 per month won't make any difference to a bank.
- Maybe a short exemption, not indefinite, this will make them lower the selling price and get the property occupied quicker.
- Banks and building societies should pay full Council Tax on properties they repossess because this may avoid the process of repossessions being carried out so quickly especially on families with young children
- If this charge is passed onto the person who defaults on their mortgage, they would get into more debt.
- We are surprised at the number of empty houses in the borough
- They should pay full the council tax but this would depend on how long the process takes
- The Bank may pass that cost onto the customer once the property is sold
- Banks should pay this Council Tax but they may pass this debt on to the person who had the mortgage, if they were legally allowed to do this
- Banks/building societies should be responsible for Council Tax because they have an interest in the property and could sell the property on and get the money back.
- You are making the rich richer and the poor poorer. They make enough money out of repossessions so they should pay council tax on the properties
- We all have to pay our way they will get it back on sale
- They should pay tax. They roll us so much money

- They can afford to turn round properties quickly and nothing should be indefinite
- For 12 months
- Cut services instead
- Because they can afford to pay so why not?
- Not really sure! Possibly short term!

The Council's response to these comments

Although most respondents supported this proposal, there was some concern that mortgage lenders may pass this charge onto the original mortgage holder or the new buyer.

However the mortgage lender is the liable person during this period and they have no legal right to transfer their liability to a third party.

Principle: In developing schemes, local authorities should consider incentivising claimants into work.

Question 6. Should working age people who receive Council Tax Support and live in properties banded E to H receive more Council Tax Support than those living in properties banded A to D?

97 Comments to this Question

- Should probably be assessed on personal circumstances,
- The question is confusing and misleading. It depends on their circumstances.
- Unfair and favour the rich
- THEY GET VARIOUS CASH BENEFITS BY OWNING THEIR OWN
- Additional support only if their needs warrant it.
- Strongly agree.
- They should move to a lower band property and not receive more support.
- Too many other Living increases, larger properties means more inhabitants thus more income.
- The properties are not much different from band A to D so that should be the same.
- They should move to somewhere cheaper if their income is limited.
- Yes if children are involved in the household.
- Although , either way, don't delude yourselves that increasing people's financial hardship gives them an 'incentive to work'. It doesn't: It just makes them that much more bitter and resentful. If you're in your late fifties and haven't worked for ten years, increasing that person's financial burden doesn't increase the likelihood of anyone employing them.
- Would depend on the timescales involved as anyone unfortunate enough to lose their job shouldn't be rushed out of their home and onto the street as a first priority.
- Their calculation used for all properties should be the same. It will result in some people getting more in money but the same percentage. That would be the fair procedure. A person shouldn't be penalised for living in a more expensive property.
- People who buy bigger properties should know they will pay larger council tax. They chose to buy big.
- These people choose to live in larger properties bigger cost more.
- If you can't afford a larger property - move to smaller.
- Maximum band D is okay.
- My husband & I both work to make sure we pay for everything, I do not want to pay for others anymore!
- People may be stuck in their family house above Band D due to lack of finance and access to finance. They have little choice in where they live.
- Everybody should be same.
- Because they earn money whilst working.
- If people wish to live in large expensive properties, it is their choice. Other tax payers should not have to pay full tax when those in large properties do not. Large family's receive a lot of state aid and this should be taken if necessary to pay the Council Tax.

- None
- no, if they can afford to live in higher value properties they should be able to pay their way
- People should downshift to a cheaper banded property
- just because you live in a big house doesn't mean that you always have a big income particularly in these days of high unemployment and no wage increases.
- Working age does not define if they are working so unsure what the question is asking
- It depends upon the size of the property and number of occupants.
- Uncertain about this one. If they can't afford the house. I should suggest down sizing.
- if they can down grade their property too save money this is a better way to go. otherwise I think they should pay more.
- Poor people should not live in large houses. If they want council support they should sell their homes and move into smaller properties.
- It makes more sense to give a discount but that a reduced amount is payable. Why should anyone expect 100% relief? It isn't helpful to anyone that once on Income Support for instance, you pay absolutely nothing. Even on a very tight budget, everyone needs to contribute something. Getting into the habit of having everything scot free does nothing to encourage responsibility or restraint. If you are lucky enough to live in a large or superior property, you shouldn't expect more of taxpayers' money to settle your bills.
- It's not a tax or wealth payment, these large homes receive more service than one resident in band D eg. one bag of rubbish against 4-5 bags from large house.
- If they have Sky and want to claim council tax then they should be refused the support.
- Can't think of any reason why those living in E to H should receive preferential treatment.
- Although the council tax in E to H is ridiculously high when you consider D pay just £1,501 with F G paying over £2k and H over £3k all for the same services!
- The size of a house should not dictate the size of a discount given.
- If you can afford a larger property you should be able to afford the council tax, also there could be more people living in the property.
- In these times, when nobody can say their job is safe, and with such high unemployment, anyone can find themselves suddenly unemployed with little chance of finding a job. If they don't have the money coming in, then they cannot pay it out and should get council tax support regardless of the band of their property.
- I feel that people who have worked and bought large homes, should not be penalised, when their circumstances change due to unfortunate incidents. Just as when people can not get help with their £300.00 mortgage, when they fall out of work, yet other families can get their ridiculous priced rents paid.
- Having a better property and more tax support as well is unfair to those who have to live in smaller properties and pay their full way.
- they knew they were buying/renting a higher band property so they should account for it from their own pockets, instead of relying on handouts.
- you pay for what you live in. you don't get cheaper elec or gas in big properties why should you get cheaper council tax
- Because they have the option to downgrade or move in a cheaper area if they find it difficult to pay.
- Just because a person lives in a band E-H doesn't mean that they can't fall on hard times & need help like everyone else.
- They should downsize or pay up.

- If you can afford to live in a house like that you shouldn't be receiving help - downsize and live within your means!
- if they are working on a low income and need a larger property because they have more children! Otherwise, some families may have to move into properties which are too small for them and live in overcrowded conditions which will have a negative impact on the children. If they are on long-term benefits I am not sure, as some people continue to have children and then expect the taxpayer to foot the bill and provide larger housing, without intending to work themselves.
- I do not think a blanket ban could be enforced. Though not in your local authority we have had properties in the past that have been in the higher value bands. Also some mortgage rescue homes could be in a higher bracket and these individuals may not be in a position to pay extra.
- If the claimant is actively seeking employment
- People on state benefits should not be free to choose higher cost accommodation at the tax payer's expense. Support should be limited to lower than the average value accommodation.
- It depends on their circumstances, as a general principal No, but for people who have been made redundant they may need a bit of help for just a few months, so maybe a scaled relief which drops after 6 months
- If people are living at a particular address and through no fault of their own are forced to give up work or have lost their jobs it is humane and decent to let them live in their home.
- The assessment should be on individual circumstances and take into account that circumstances do change.
- I think it is good to teach young people to pay their way in society; however will it demotivate those on lower wages and in smaller housing to work?
- I don't know enough about the support scheme to comment properly. Someone living in a larger band property will have larger bills and council tax to pay, so should it be means tested? Alternatively, there may be one person in a large property, but with very high mortgage etc, against 5 working age people living in a smaller property claiming more council tax support.
- There should be some exceptions to this e.g. the elderly
- Benefits should go to those who really need them.
- They could always move to a smaller house.
- For a limited period. People should not have to move into a smaller (etc) dwelling if they are made redundant say, and need time to find another job, or are abandoned by partner.
- Only if claiming DLA.
- Hardship claims should be examined.
- They could always choose to move to a lower rated property.
- But restrict to band B level in ALL?
- But do two things - NO support above band D and ALL support restricted to band B level.
- above certain level receive NO support.
- the bigger the house - doesn't mean more money.
- people in 'E to H' have the potential to downsize.
- The support should be at an affordable level applicable to all
- because their Council Tax bill is higher; they shouldn't be penalised, when they fall on hard times, for owning a nice home
- It should be dependant on Income NOT Area!! or Band!!
- It is clear that if people live in such large properties in band E to H the incomes of the

household will be high whether in work or not as the persons concerned in those properties are likely to have partners or family members in work and in these bands properties are valued in the high hundreds of thousands of pounds in the inner and outer london areas and if necessary be sold to move to a cheaper area and the proceeds of the sale could be used to support themselves until the unemployed person concerned finds a job.

- If you live in a property that has been hard earned, and fall on hard times, why shouldn't you be eligible to receive the same assistance regardless of the band
- Only if they don't need to have a house in that band. Ie if they have 5 children you can't expect them to live in a 2 bed and they shouldn't be punished for it.
- Only on a short term basis though, encouraging either return to work or downsizing
- They should be capped. If you live in a higher Band you should be able to afford it or consider downsizing
- Older people living in higher Banded properties could be asset rich but cash poor
- There could be some kind of safety net, if it someone suddenly became unemployed, while they were looking for employment
- If taking in a lodger the income from the lodger should be taken into account
- Are further cuts going to be made if the shortfall can't be met?
- Families do need to get their priorities right, i.e. putting food on the table and keeping a roof over their head.
- They can downsize (depending on the size of the family) or could move to a cheaper area.
- The cost of moving is high and they would also need to sell the property.
- People who have worked all their lives in high paid jobs living in higher Banded properties should not be penalised. If they own their property and lose their job there should be some kind of protection e.g. a year. If renting, they should downsize.
- Each case should be treated differently. If someone falls ill, give them time to move or get better
- Homeowners who fall into hardship should not be discriminated against
- Rather than the higher Bands to Band D, restrict all Bands to 90%.
- People in larger houses choose to live there but people in higher Banded properties may have been working and paid in for years. It seems unfair to do this if this is the case.
- If pensioners need to be protected we have got to make cuts somewhere
- You need to look at the conditions. If it is a big family and they need a bigger property, the Council should look at the individuals and make a decision on that.
- The changes are valid, it cannot go on forever, changes are needed. It depends on family circumstances, look at each case on its merit
- If it doesn't mean hardship
- If these people can not support themselves living in larger properties then down size!
- Cut services instead
- If they choose to live in higher banded areas, they should be able to pay the diff
- One should live in accomodation they can afford

The Council's response to these comments

Although most respondents agreed with this proposal, a few were concerned about larger

families or those who could afford this liability when they took it on.

A number of benefits remain available to large families and the Council will continue to support troubled families as part of its Key Priorities for the Community.

Question 7. Under the existing Council Tax Benefit scheme, other adults such as an adult son, daughter, other relative or friend who lives in the claimant's home are expected to contribute to household bills such as Council Tax.

89 Comments to this Question

- not sure what the period is (weekly/monthly?) nor what their income would be but this does seem like a reasonable place to consider saving
- Because it should be for the house not the people. As everyone has difficulty finding money to survive
- Yes but provided that the increase takes into account the other person's income.
- Every adult of working age should contribute towards council tax
- LOWER CLASS WHO RENT HAVE TO BEG FOR RELIEF WHY NOT THEM
- The total income should be the arbiter of the amount.
- Only if working, sadly not enough jobs.
- They are working the have more money.
- If they work yes.
- Been tried. Didn't Thatcher try it!
- If they are working it is only fare they contribute more towards the council tax.
- They need to pay their fair share of borough financial obligations like the rest of us.
- It depends up specific circumstances of the persons income.
- Yes other adult working should pay more.
- To implement a blanket, across-the-board policy like this without taking individual circumstances into account is already bizarre; increasing the reduction only makes it more so.
- Because the Mother + Father (in this case) would be paying the Council Tax.
- Depends on their income, age etc.
- A home consists of all who live there and all should fairly contribute.
- Providing they get a reasonable income.
- Yes - if they are working.
- Give people someincentive to work rather than doing their best to milk the system. I'd be better off if I was divorced & as a private tenant the council would have to pick up my bills, but I'm a person with a bit of self-respect.
- This amounts to an effective 'tax' rate of 38% on a 26 year on JSA which is not fair or acceptable.
- They should pay their own share. It should increase if council tax increase.
- As above.
- The same as above.
- Total family income is taxed in other ways, why not council Tax?
- None
- no there are too many facets to given benefit rules and others. they should be simplified leaving no room to work the systems
- I don't know how much they would then have to pay in total.
- We are already paying too much. Why squeeze us even more.
- However the income of the 'other adults' should be considered.

- But doubling the deduction seems too much of an increase. Surely, a lower percentage than 100 would seem fairer, as those affected are already working, paying Income Tax and NI, & contributing by reducing the amount of relief awarded.
- If there are more than one wage earner in the house then they should contribute to the Council Tax
- All working wage earners should make a contribution respective where the Wage comes from.
- Assuming the above figures are monthly reductions - if so consider that the "other working adult" should contribute that sum equivalent to that payable if living as a lone person (25% discount) - & reduce the Council Tax benefit accordingly.
- This will depend on individual circumstances
- As long as it is retrospect.
- It rather depends on how much the other adults earn and whether they can realistically afford to make a greater contribution.
- They live at home because they cannot afford to move out! This reeks of the return of The Poll Tax!
- Assuming they can afford to do so
- 'Should' and 'will' are far from the same thing.
- This where poll tax was a better idea ever one paid there share
- equal bills for all in house .if working there pay towards the tax , which there use the services
- If above minimum wage
- If one or more people in a household is working full time, they should not be any council tax benefits in the first place.
- This is still a cheaper option than living on their own. Although this could be hard to implement.
- People who can should pay their way.
- If a person is able to work they should contribute towards council tax, not being subsidised by the council.
- It is ridiculous to have a single mother on full benefits when she has a son living with her and earning.
- Non dependant deductions are increasing across all HB. The above is a significant increase that may not be achievable for most. I assume this takes into account Lodgers aswell?
- All occupants benefiting from services.
- The extra cost should be deducted from the claimant
- This will happen more because of proposed changes to housing benefit so there should be a reasonable expectation that someone in work should contribute
- I think those who are not working should make a donation towards council tax as they are usually better off than people working on a lower wage.
- This is too high an increase in one year and should be limited to 10%.
- I am glad to see that the amount will depend on their income. Apprentices earn little.
- They should pay a % of occupancy i.e. 3 adults (2 claiming, 1 working) = 33% of council tax.
- Provided the graded scale is applied,
- Every occupant of the house should contribute.
- The council must do a proper inventory against the census return of who lives where - there will be cases of adults living with parents who are not registered for council tax. Not everyone cares if they have a vote or not.
- But also end single person discount. Council has not taken into consideration need to

promote employment.

- Working adults who live with a council tax payer who is disabled should also be asked to contribute to the council tax (rather than being exempt and not asked to contribute).
- This would elect some manipulation of the benefit scheme and be a realistic proposed reflecting the benefit of having housing
- provided more income bands are introduced than there are at present
- Though other adults living in the unemployed claimants home may be on a low income, if there is an income coming into the house this is more whatever, than a completely unemployed household is likely to be receiving.
- It should be divided equally between the amount of adults living there.
- Yes if they have a well paid job then a higher deduction should be made
- People under occupying could take in a lodger
- The members of the public group also asked for these additional comments to be recorded:
- People should only be placed in a high rise should be for a limited period so they don't get 'cabin fever' (not all agreed with this).
- This country is a small place and people claiming should have some kind of ID e.g. face and thumb, this could cut down on fraud
- More needs to be done, e.g. stop people having a baby to gain a home.
- Generally think that the Council is getting there
- Children would not be able to rent for that amount. They can't rely on parents to pay for everything. 'Welcome to the real world'
- For consistency the £6.55 deduction should be increased to £12
- The Revenues and Benefits Service needs to look at the design of council tax benefit letters. If multiple letters are being sent out, a covering letter should be sent to explain this
- If the non-dependant is earning a lot then they should pay more if they are not paying rent
- It should be assessed on income. If they do not want to declare their earnings the highest deductions should be used
- When deductions are made for non-dependants, they suddenly move on, it could cause people to commit fraud. We should check if their mail is still going to the property. We should also check every 12 months
- Non-dependants may not co-operate and may be unwilling to part with their money and households could be worse off.
- Will Council tax go up if we choose not to take this option?
- Yes they should contribute more, yes they should pay a higher charge
- Depending who is in the household other adults should help with the rent.
- I would not have a problem if deductions were increased
- Maybe there won't be so many lazy people poncing off there parents
- We all have to do our bit
- If they are working, they should be contributing and this will take the pressure of their parents
- Cut services instead
- This sounds like poll tax which caused a riot! But a fairer option for childless people also don't have kids if you can't afford them!

The Council's response to these comments

There was concern among some respondents that non-dependants on a low income could be penalised. The level of the deduction has been carefully considered and reflects the non-dependant's income and circumstances.