

Outcome Report: Proposals for changes to Council Tax Support and Council Tax from April 2019

Reason for Council Tax Support Consultation

Central Government funding to Havering has reduced by over £29 million since 2014/15 and we are anticipating a further loss of the remaining £7 million in general Government grant over the next two years. From 2021/22 we don't expect Havering to be in receipt of any general Government grant. Over the same period, and into the future, we are seeing Havering's population rising which is causing cost pressures.

The Council is developing a range of proposals which include measures to reduce the cost of the Council Tax Support Scheme (CTS) scheme in Havering.

In view of the financial climate where there is an increasing demand for services and ever reducing Government funding, residents on welfare benefits are being asked to contribute more.

Schedule 4 of the Local Government Finance Act 2012 requires local authorities to consult on any changes to 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 the proposed changes to the Local Council Tax Support Scheme and the proposals for the Council Tax Empty Property Premium.

CTS Consultation Proposals:

The consultation posed four questions:

1. Is it reasonable to expect working age claimants without a disability to pay at least the minimum amount of 25% towards their Council Tax bill?
2. Should working age claimants who are disabled and less able to increase their household incomes, be protected and pay a minimum of 20% towards their Council Tax bill rather than 25%?
3. Are there any other realistic options available to manage the budget gap on the Council Tax Support Scheme that you think would produce a reasonable outcome, having regard to the needs of residents and the Council's budget position?
4. Should people who own property which has been empty for more than two years, be charged 200% Council Tax?

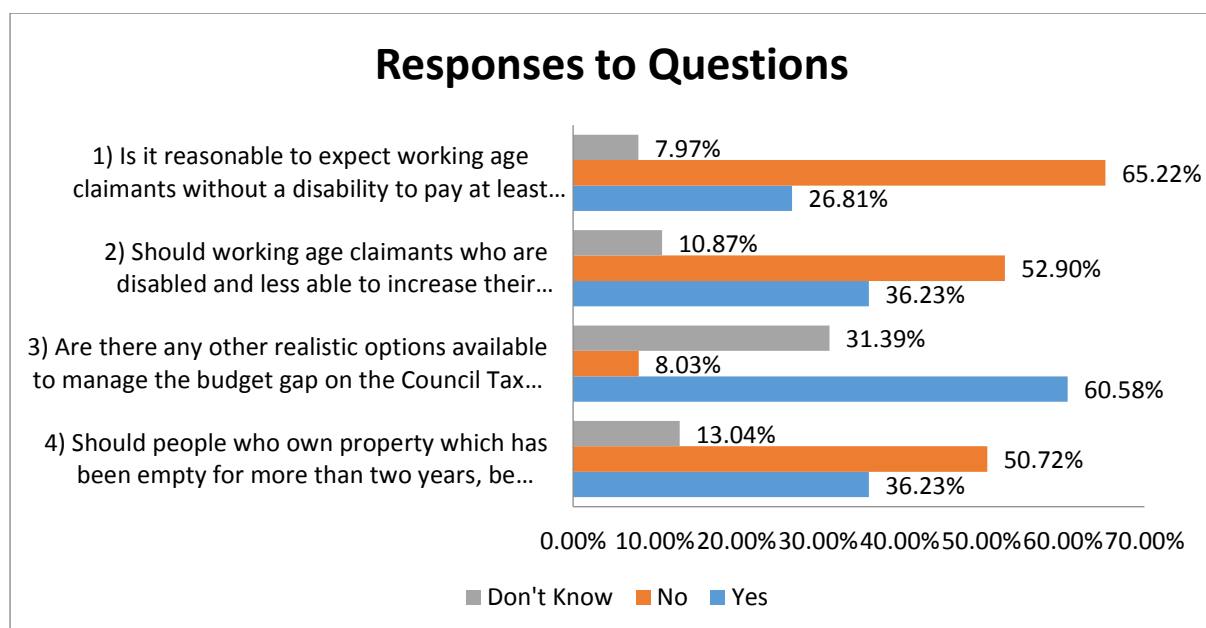
Numbers responding and basic Demographics

There are just fewer than 106,000 properties in the borough from which Council Tax is due. 8% of residents are working age claimants in receipt of Council Tax Support.

Between 1 August 2018 and 30 September 2018, 140 people in total responded to the Council Tax and Council Tax Support consultation on line.

Letters were issued to all CTS claimants (8,908 working age claimants at July 2018) to participate in the consultation to change the CTS scheme. The letter template can be seen below.

Second Home Owners whose property had been empty for more than two years were also invited to have their say. The letter template is also attached below.



Main Findings

It should be noted that three out of four questions demonstrated a lower percentage in agreement with the proposed changes compared with those opposed to the changes. The fourth question sought views about alternative options to the proposed changes.

The main findings on the specific questions were:

65% of Respondents did not agree that low income working age Council Tax Payers with no disabilities should pay at least 25 per cent of their Council Tax with, 27% being in favour of the change and 8% were unsure.

Of the 140 Respondents, 52% believed that working age disabled council tax payers should not have to pay a minimum of 20% towards their Council Tax bill rather than 25%.

A high proportion of Respondents (60%) believed there were other realistic options available to manage the budget gap compared with 8% who felt there was no other option. 31% of Respondents didn't know.

70 Respondents (50%) disagreed that people who own or rent a property which has been empty for more than two years, should be charged 200 per cent Council Tax compared to 50 Respondents (36%) who agreed. 18 Respondents (13%) didn't know.

Some consultation responses refer to the unfairness of making the low income disabled households pay extra while the rich have no change. The rich can only pay more if the Council Tax is increased generally.

Number of respondents

Question	Positive	Neutral	Negative	Total
1. Is it reasonable to expect working age claimants without a disability to pay at least the minimum amount of 25% towards their Council Tax bill?	37	13	90	140
2. Should working age claimants who are disabled and less able to increase their household incomes, be protected and pay a minimum of 20% towards their Council Tax bill rather than 25%?	50	17	73	140
3. Are there any other realistic options available to manage the budget gap on the Council Tax Support Scheme that you think would produce a reasonable outcome, having regard to the needs of residents and the Council's budget position?	83	46	11	140
4. Should people who own property which has been empty for more than two years, be charged 200% Council Tax?	50	20	70	140

Councillors are asked to review the full extract of the responses which can be found at Appendix D.

Analysis of Responses

1. With regard to the proposal that working age residents receiving should pay a minimum of 25 per cent of their council tax, 27% of respondents agreed. Some respondents commented that people who were sick or disabled or those receiving disability benefits should be exempt from the change. While it is proposed that people with disabilities should pay more Council Tax although not as much as working people, it should be noted that the CTS scheme does take sickness and disability into account, with more generous premiums and allowances awarded to this client group. This means that claimants with disabilities do receive higher rates of Council Tax Support and have more available income to spend.

One Respondent said people with high incomes should pay more Council Tax and there should be a higher band.

2. Most people did not agree that disabled people should have to pay 20% rather than 25% of their Council Tax bill. Some commented that the proposal penalised disabled people who should not have to pay more and be protected like people of pension age. A very few commented that disabled working age claimants should be treated the same as working age claimants. One Respondent noted that disabled working age claimants received more Benefits than other working age claimants. 2.5% of residents would be affected by this change.
3. With regard to other reasonable options available to bridge the budget gap, a large number of Respondents made comments, some of which were identical that libraries and leisure services should be reviewed with a view to being outsourced. A number of Respondents also commented that Management and Councillors should give up some of their salaries to support services. It should be noted a Terms and Conditions Review was undertaken and implemented in September 2017 which drew £5 million from the salaries budget. A few commented that high earning residents should pay more Council Tax.
4. Comments were divided on the proposal that people who own or rent a property which has been empty for more than two years should be charged 200 per cent Council Tax. Of the 61 respondents who commented, a large number, 30 Respondents, recognised the housing shortage and this proposal would help to encourage the return of the property into use which would benefit the local area. 22 Respondents commented the increase would be unfair or should be reduced. One respondent suggested the Council should offer to buy properties that have been empty for more than two years.

GLA Response

The GLA has been invited to comment on the proposals to reform the CTS scheme for 2019. In their letter of response dated 3 October 2018 which is attached below, the GLA view that the proposed changes should be considered in the whole. If one proposed change results in greater savings for the Council that could be used to reduce the need to apply other proposals, then they would encourage the Council to consider doing this as it would help to reduce the financial burden on individuals and families in Havering who see their Council Tax Support entitlement reduced.

They note for households that are vulnerable or under particular stress, the Council offers a discretionary hardship scheme to provide additional help and would encourage the Council to take a proactive approach to informing those council tax support claimants, who are facing difficulties, about this policy. This policy is communicated and made available on the Internet to all CTS claimants.

The GLA notes Havering is proposing to take advantage of the increased empty property premium to an additional charge equivalent to 100% of the council tax charge. They would encourage the council to keep its discount and premium policies under review and inform the GLA of any potential changes for 2020-21, when further flexibility is likely to be available.

Main Budget Consultation

Respondents to the main budget consultation also made reference to the above proposals. 1,076 responses were received in total.

Specifically on the proposed change to the empty home premium, eight respondents were pleased with the proposal to bring empty homes back into use.

A very few respondents, two people, indicated that a CTS reduction would cause financial hardship. The Council Tax Discretionary Policy remains available for individuals in this situation.

The main consultation report analysing the responses to the survey indicated that 4% (17 respondents) of narrative responses mentioned Council Tax Support. Of those, 94% were against any change in Council Tax Support in relation to the question which asked: What are your reasons for disagreeing with any individual proposals under the reductions in Services and changes in income theme? What impact do you think this would have on you and your family?

Reports from consultation meetings

A series of consultation meetings have taken place with residents on the Budget and proposed changes to the CTS Scheme 2019.

Residents felt the reduction in Council Tax Support could cause hardship. The Council Tax Discretionary Policy is available to help any resident in receipt of

Council Tax Support who continues to experience financial hardship. The discretionary payment can top up the Council Tax Support payment to remit up to 100% of the Council Tax and is considered on an individual basis.

Letter to Working Council Tax Support recipients and Second Home Owners of Long Term Empty Properties



**The Council Tax Support Applicant
Address
Address
Address**

August 2018

Dear

Have your say on proposals to change the Council Tax Support Scheme 2019

There are changes being considered to the Council Tax Support (CTS) scheme and Havering would like you to have your say.

Havering's Budget

The Council needs to address a £37million budget gap that remains over the next four years which has arisen through reduced Government funding, increasing costs and a growing and ageing population. The Council is developing a range of proposals to close the budget gap for the next two years and a review of the CTS scheme forms part of these proposals. .

To balance the budget, the Council needs to **save** money by reducing running costs, and/or **raise** money by increasing income – most obviously through the Council Tax.

The Council has considered using money held in 'reserves'. This is money held for a specific purpose, or is set aside to cover unforeseen costs. We are not proposing to use reserves, as this money can only be used once. We are looking for permanent savings to our annual running costs.

CTS Proposals

We are proposing that working age CTS claimants with no disabilities pay a minimum amount of 25% towards their Council Tax. Currently the minimum amount is 15%.

For working CTS claimants with disabilities, the proposal is they pay a minimum of 20% towards their Council Tax.

More information about the range of options considered before the above changes were proposed, can be found in the Cabinet report at www.haverling.gov.uk/xxxxx

Have Your Say

We would like your views on our proposal to change the CTS Scheme from April 2019.

Please complete the survey at www.haverling.gov.uk/yoursay and have your say.

You can also find a summary of the proposed draft CTS Scheme 2019 on our website above along with a draft 'equality impact assessment'. The equality impact assessment sets out how the proposed changes might affect different groups of residents and what the Council intends to do to address this.

The consultation closes on 30 September 2018 and final decisions on the budget, including the CTS proposals, will be made early in the New Year.

Thank you for your time.

Benefit Services

Haverling Council

NOTE: Pensioners are protected by law from the proposed changes to the CTS scheme



Council Tax and Benefits Service
Exchequer and Transactional Services
London Borough of Havering

Council Tax Service
Telephone: 01708 431472

Date: August 2018

Your Ref:

Our Ref:

Dear

Have your say on proposals to change the Council Tax Surcharge on Empty Homes

There are changes being considered to the long-term empty property surcharge and the Council would like you to have your say.

Havering Council has been surcharging properties that have been empty and unfurnished for more than two years with a sum equivalent to 50% of the Council Tax due. This means people who own their empty property are currently charged 150 per cent Council Tax where it has been empty for more than two years.

Councils will shortly be given the power to increase the surcharge from 50 percent to 100 percent. Havering is considering this proposal and would like your views.

More information about this proposal can be found in the Cabinet at www.havering.gov.uk/xxxxx

Please complete the survey at www.havering.gov.uk/yoursay and have your say.

The consultation closes on 30 September 2018 and final decisions will be made early in the New Year.

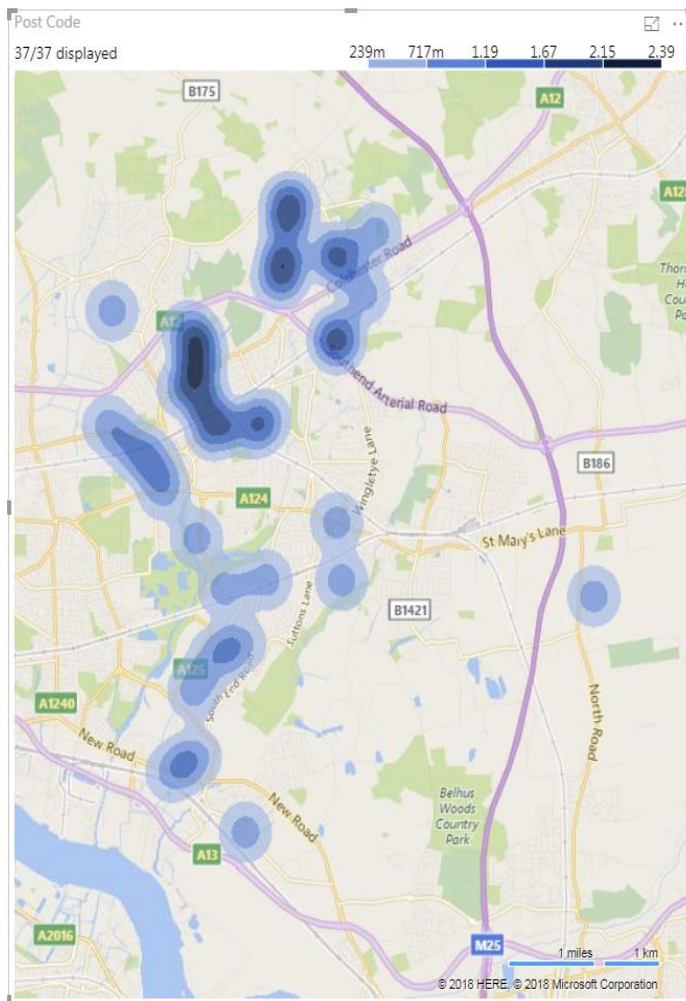
Thank you for your time

Council Tax Services

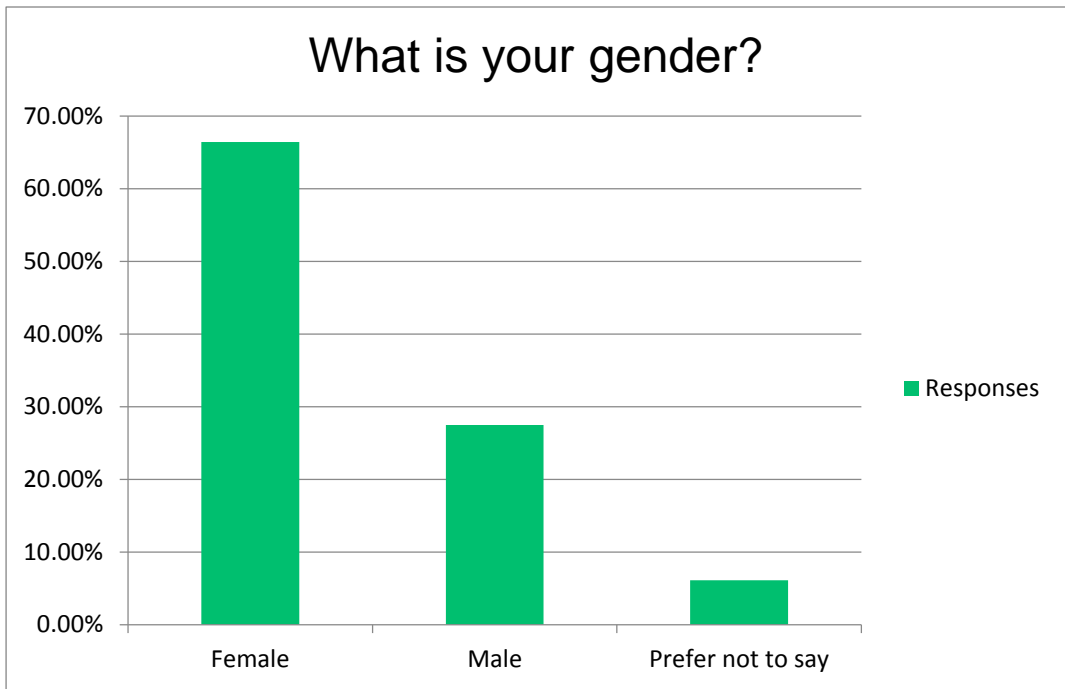
Equalities Data

Post code	Number responding
RM1	6
RM11	1
RM12	5
RM13	5
RM14	1
RM2	2
RM3	12
RM5	1
RM7	4
Total	37

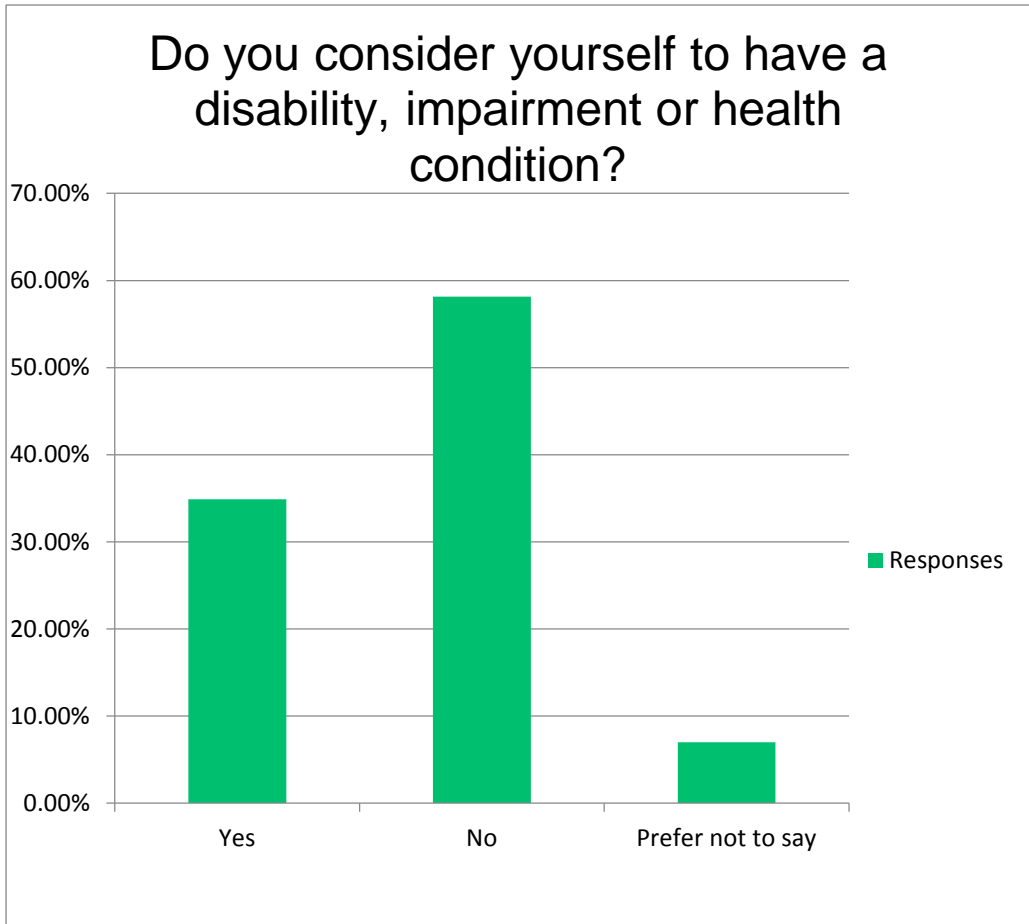
37 Valid Postcodes reflected on a Heatmap



Answer Choices	Responses	
Female	66.41%	87
Male	27.48%	36
Prefer not to say	6.11%	8
Answered	131	
Skipped	9	

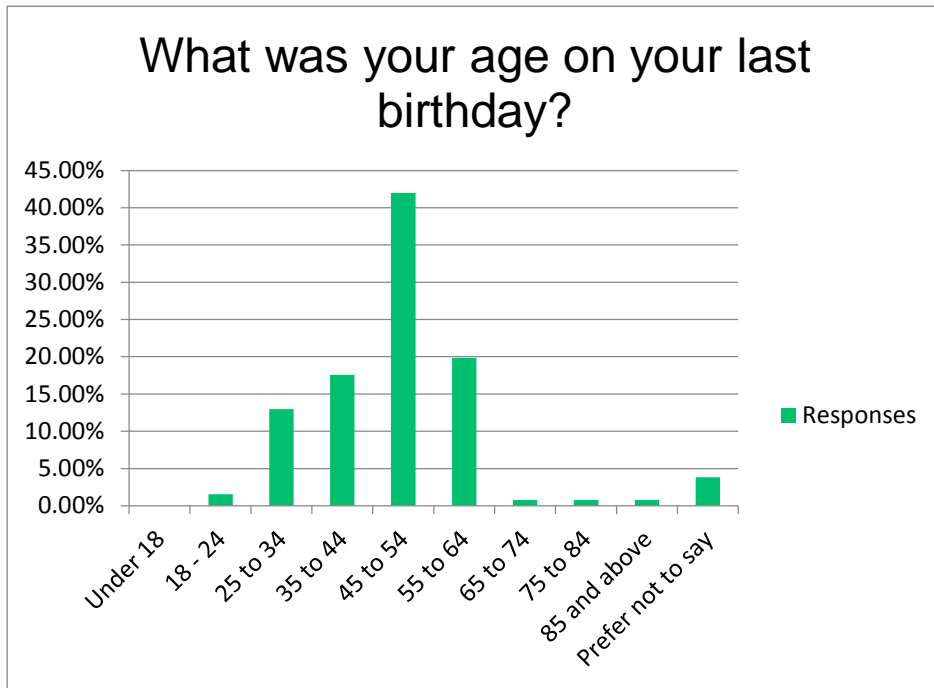


Answer Choices	Responses	
Yes	34.88%	45
No	58.14%	75
Prefer not to say	6.98%	9
Answered		129
Skipped		11

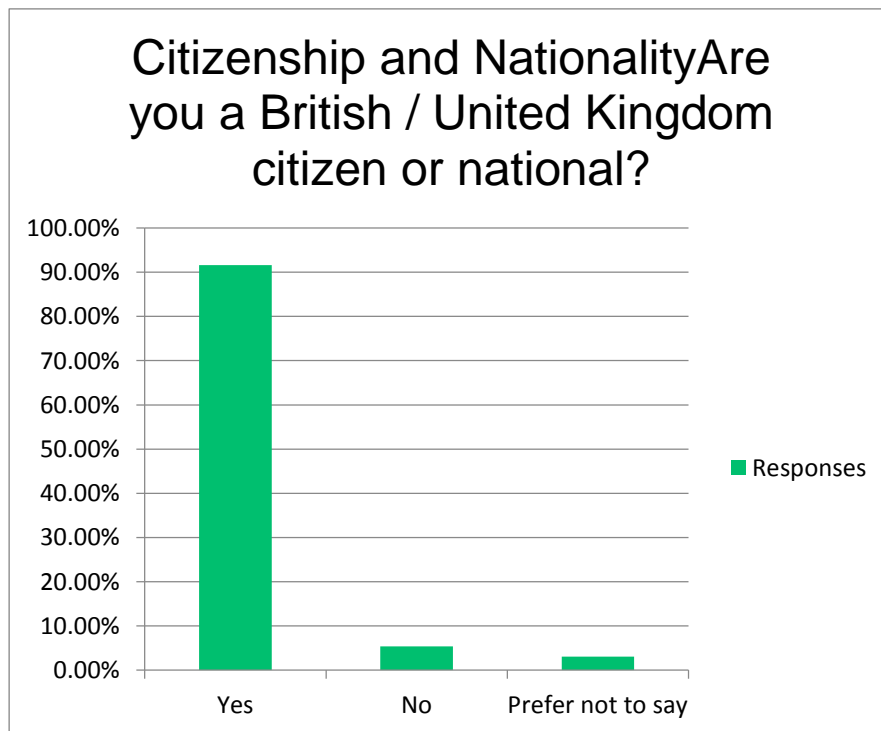


Answer Choices	Responses	
Under 18	0.00%	0
18 - 24	1.53%	2
25 to 34	12.98%	17
35 to 44	17.56%	23
45 to 54	41.98%	55
55 to 64	19.85%	26
65 to 74	0.76%	1
75 to 84	0.76%	1
85 and above	0.76%	1
Prefer not to say	3.82%	5

Answered 131
Skipped 9



Answer Choices	Responses	
Yes	91.60%	120
No	5.34%	7
Prefer not to say	3.05%	4
Answered		131
Skipped		9



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Web: www.london.gov.uk

Debbie Wheatley
Principal Benefit Officer
oneSource Benefit Services
London Borough of Havering
Town Hall
Main Road
Romford
RM1 3BB

Dear Debbie

LONDON BOROUGH OF HAVERING COUNCIL TAX SUPPORT SCHEME 2019-20

Thank you for your email of 31 July informing the GLA about the Council's consultation on proposals for the draft council tax support (CTS) scheme for 2019-20. The draft scheme options consulted on are summarised in this letter. This letter sets out the GLA's response to the consultation.

Introduction

As in previous years, the GLA recognises that the determination of council tax support schemes under the provisions of the Local Government Finance Act 2012 are a local matter for each London borough. Individual schemes need to be developed which have regard to specific local circumstances, both in respect of the potential impact of any scheme on working age claimants (particularly vulnerable groups) and, more generally, the financial impact on the council and local council tax payers – and therefore the final policies adopted may, for legitimate reasons, differ across the capital's 33 billing authorities.

This fact notwithstanding the GLA also shares in the risks and potential shortfalls arising from the impact of council tax benefit localisation in proportion to its share of the council tax in each London billing authority. It is therefore important that we are engaged in the scheme development process and have an understanding of both the factors which have been taken into account by boroughs in framing their proposals, as well as the data and underlying assumptions used to determine any forecast shortfalls which will inform the final scheme design.

Framing Proposals

As part of the introduction of council tax support in 2013-14, the Government set out its expectation that, in developing their scheme proposals, billing authorities should ensure that:

- Pensioners see no change in their current level of awards whether they are existing or new claimants;
- They consider extending support or protection to other vulnerable groups; and
- Local schemes should support work incentives and, in particular, avoid disincentives to move into work.

The GLA concurs with those general broad principles and would encourage all billing authorities in London to have regard to them in framing their schemes.

Proposed 2019-20 Scheme

Under Havering’s current 2018-19 scheme, the maximum level of CTS available to working age claimants is 85% of their council tax liability. The Council is consulting on two proposed changes to the scheme, with effect from 1 April 2018. The changes are set out in the table below. In addition, the Council is consulting on a change to the empty home premium. This is discussed in the relevant section below.

Working age claimants not considered vulnerable	The maximum level of CTS support available to working age claimants who are not considered vulnerable would be reduced from the current level of 85% of the council tax due, to 75% This means that every working age household that is not considered vulnerable would have to pay a minimum charge of 25% towards their council tax bill, estimated to be an additional £2.20 per week in council tax to pay.
Working age claimants who are disabled	The maximum level of CTS support available to working age claimants who are disabled would be reduced from the current level of 85% of the council tax due, to 80% This means that disabled claimants would have to pay a minimum charge of 20% towards their council tax bill, estimated to be an additional £1.15 per week in council tax to pay. Disabled claimants are defined as people who have a disability income that entitles them to one of the following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit.

The proposal to increase the minimum contribution to 25% brings the minimum contribution level for the Council’s scheme in line with a number of other authorities, as stated in Appendix E of the report to Cabinet on 25 July 2018. However, it does mean that the Council’s proposed scheme would be amongst the schemes that require the highest level of contribution from working age claimants. In total, 5 of 33 billing authorities in London require a minimum contribution of 25%, with an additional 3 requiring a higher minimum contribution level.

Notwithstanding the above comments and recognising that the proposed scheme is in accordance with the general principles set out by Government (as listed above), the GLA is content to endorse the broad approach taken by Havering. Despite the changes, the Borough's scheme would still be in line with several other schemes in London.

It is however the GLA's view that the proposed changes should be considered in the whole. If one proposed change results in greater savings for the Council that could be used to reduce the need to apply other proposals, then we would encourage the Council to consider doing this as it would help to reduce the financial burden on individuals and families in Havering who see their Council Tax Support entitlement reduced. We note for households that are vulnerable or under particular stress, the Council offers a discretionary hardship scheme to provide additional help. We would encourage the council to take a proactive approach to informing those council tax support claimants, who are facing difficulties, about this policy.

The GLA notes that the council considered alternative changes that would have reduced entitlement to CTS, such as introducing minimum weekly awards and increasing non-dependant deductions. The Council rejected these changes after finding that these proposals would not be sufficient to generate the level of savings required, would lead to the scheme being more complex to administer, increasing the overall cost or could lead to financial hardship.

The GLA considers that, before finalising their 2019-20 schemes, all billing authorities should re-examine the challenges which they will face in collecting relatively small sums of money from claimants on low incomes, who may not be able to pay by direct debit or other automatic payment mechanisms, based on their experiences in the first five years of the localised system. In some cases, the administrative costs of enforcing such payments may outweigh the cost saved by reducing support.

Financial Implications of the Proposed 2019-20 Scheme

Appendix D of the paper to Cabinet on 25 July 2018 helpfully sets out the potential financial implications of the options considered, including the proposed option outlined in the consultation. For the GLA's planning purposes, it would be appreciated if, following the final decision on the scheme design for 2019-20, Havering could provide us with an updated forecast total cost. This would also allow the GLA to calculate its share of the cost of the scheme proposed by the Council.

Technical Reforms to Council Tax

The GLA considers that in formulating its council tax support scheme each billing authority should both consider and address the impact of the additional revenue it is expecting to raise from the technical reforms to council tax introduced in the Local Government Finance Act 2012, which provide greater flexibility in relation to discounts, exemptions and premiums for second and empty homes. The additional revenues from the technical reforms could be used to reduce any shortfalls

and thus the sums which need to be recovered from working age claimants via any changes to council tax support.

The GLA understands that in 2018-19 Havering has the following policies in place:

- For properties requiring or undergoing major repairs or structural alterations (former class A): a 0% discount
- For properties unoccupied and substantially unfurnished (former class C): a 0% discount
- Second homes: 0% discount
- Long-term empty properties: a 50% premium on properties that have been unoccupied and substantially unfurnished for a continuous period of two years, meaning the full charge of 150% is payable in such cases.

The Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Bill is currently progressing through its legislative stages in Parliament and is expected to receive Royal Assent before the end of 2018. It is expected that the Bill will become law in time to enable councils from April 2019 to charge 100% premiums on properties which have been empty for more than two years. The legislation as currently amended will also give councils the ability to charge higher premiums in subsequent years for properties which have been empty for longer periods of time.

The GLA notes Havering is proposing to take advantage of this increased flexibility to raise the empty homes premium to an additional charge equivalent to 100% of the council tax charge. We would encourage the council to keep its discount and premium policies under review and inform the GLA of any potential changes for 2020-21, when further flexibility is likely to be available. Again, the GLA would encourage councils to take into account potential additional revenues from these reforms when considering the detail of council tax support schemes.

Council Tax Protocol

In recent years the issue of council tax collection practices has become more high profile. The GLA, of course, recognises the importance of ensuring council tax arrears are collected wherever possible. However, in some instances poor collection practices can worsen debt problems for vulnerable residents.

Citizens Advice, in partnership with the Local Government Association, has developed a council tax protocol¹, which outlines a number of practical steps for early intervention to support people struggling with payments. In summary, the Protocol asks that councils:

- work with enforcement and advice agencies to help people pay their council tax bills while accessing debt advice;

¹<https://www.citizensadvice.org.uk/Global/CitizensAdvice/campaigns/Council%20Tax/Citizens%20Advice%20Council%20Tax%20Protocol%202017.pdf>

- ensure all communication with residents about council tax is clear;
- use the Standard Financial Statement when calculating repayment plans;
- offer flexible payment arrangements to residents;
- do not use enforcement agents where a resident receives council tax support;
- publish their policy on residents in vulnerable circumstances

In London, eight boroughs have now signed up to the protocol and the GLA would encourage all boroughs to consider adopting the protocol.

Providing Information on Schemes

Whilst we recognise that the detailed rules on council tax support schemes are inevitably complex, the GLA would encourage all boroughs to make every effort to set out information on their schemes as clearly as possible. Information that may help potential claimants could include an online calculator, to identify whether potential claimants are likely to be entitled to support, as well as 'Frequently Asked Questions' and a summary document outlining concise details of the scheme. In addition, for existing claimants, we would encourage boroughs to consider how the process for reporting changes in circumstances can be made as straightforward as possible.

Setting the Council Tax Base for 2019-20 and Assumptions in Relation to Collection Rates

The council will be required to set a council tax base for 2019-20 taking into account the potential impact of the discounts the Council may introduce in respect of council tax support and any potential changes the Council may implement regarding the changes to the treatment of second and empty homes.

The Council will need to make a judgement as to the forecast collection rates from those claimants and council taxpayers affected by any changes to council tax support, taking into account the experience in the first six years of the council tax support arrangements.

The GLA would encourage the council to provide it with an indicative council tax base forecast as soon as options are presented to members for approval, in order that it can assess the potential implications for the Mayor's budget for police, fire and other services for 2019-20. This should ideally be accompanied by supporting calculations disclosing any assumptions around collection rates and discounts granted having regard to the final council tax support scheme design.

Collection Fund and Precept Payments

By 23 January 2019 the council is required to notify the GLA of its forecast collection fund surplus or deficit for 2018-19, which will reflect the cumulative impact of the first six years of the localisation of council tax support. The GLA would encourage the council to provide it with this information as soon as it is available.

I would like to thank you again for consulting the GLA on your proposed council tax support options for 2019-20.

Yours sincerely

Martin Mitchell
Finance Manager

Budget Consultation Public Events

Central Government Funding

North Romford

- Why do we all have different amounts paid by the Government? What is the formula?

Town Hall

- Why has central government funding gone down?
- Even if the formula was changed in our favour, would we still be in trouble?

Hornchurch

- Compared to other Boroughs we've been led to believe we're the wealthiest because of older people and green space. So we get less money from the Government?
- I'm confused about a grant. Is it good to have more? Because you also said it's good to have austerity.
- Wasn't the grant supposed to be replaced by business rates?

Harold Hill

- What is the Council doing to increase money coming in from central government?
- Residents discussed how the budget gap was not just a local problem but a national problem and felt there was limited support from central government. One resident suggested that the local MP should be present at the consultation events.

Council Tax

North Romford

- How does Havering's council tax base compare to other London Boroughs?
- What percentage of Havering's properties that pays council tax are getting council tax support?
- I appreciate about the lack of funding from the Government but what about all the new builds in the Borough? The council tax must be colossal.
- One resident said more than a quarter of his pension goes on council tax. He has tried to appeal against how much council tax he pays, but they sent him a 22 page form that asks him everything from how much his Granddaughter earns to what sexuality he is.

Town Hall

- Does population density have anything to do with Westminster's council tax level?

Hornchurch

- Should we expect an increase in Council Tax?
- Referring to Questions 9 and 10 on the survey, you're asking whether we support these things, this suggests that Council Tax will increase?

- The issue of the fairness of who pays what amount of council tax needs to be addressed to make it more palatable to residents.

Upminster

- What is the default rate on council tax? And what is the collection rate on this?
- The council tax % is wrong compared to who is actually using services.

Reduction in Council Tax support

Town Hall

- What happens if people enter into hardship if you reduce council tax support?

Harold Wood

- Has the council tax grant gone up and have you forecasted what that will be in the future?
- Looking at council tax support and Front Doors hurts the most vulnerable people. Reducing those could produce a time bomb later on and lead to more costs. This could hurt the Borough more if not protected.

Harold Hill

- Residents felt that the reduction in council tax support will really impact on residents in the Harold Hill area and the rise to a 15% contribution was difficult enough for those eligible

Hornchurch

- One resident stated that they had not been written to in regards to a reduction in their council tax support.
- 15% is a lot of money already and a reduction is targeting the most vulnerable people such as carers or those who genuinely can't work. This will cost the council more in social care if carers go back to work.

Budget Gap

Town Hall

- What extent has the gap been closed by selling land?
- You have shown reductions. But what will the council be spending yearly after these 4 years? There is no slide that shows spending, we just see reductions.
- How much are you going to save through your proposals?
- How much money will all the transformation proposals make?
- Are you assuming a certain level of funding and austerity in your predictions?

Hornchurch

- Have you thought about the effect of Brexit on investment?
- If we keep cutting and cutting things, once Council services are gone, they're gone. It's not good at all.
- With Conservative Councillors (Andrew Rosendale), once a lot of services are gone and cuts are continuously made, what are you doing?

Harold Wood

- Many of the plans you've talked about take some time to implement. Can you share with us ideas for saving in the future?
- Are you able to go into reserves? Will you need to top it up?

Harold Hill

- Does a 37m budget gap mean that there will be 37m worth of cuts to council services?
- Residents were concerned that the proposals disproportionately impacted on the less affluent in the borough and that the less affluent are the least likely to have access to participate in the consultation.

Upminster

- What contingencies do you have in place if demand management fails for statutory services and safeguarding in social care? Would you raid another budget?

Business Rates

Town Hall

- What is happening with business rates? Are they increasing or decreasing?

Hornchurch

- What amount of business rates do we get?

Upminster

- How much will we get on retention of business rates over the next 4 years? Will we get extra money?

Income Generation

North Romford

- How much money do you receive from car parking tickets?

Hornchurch

- Are there any limits to what you can have as an income stream?
- Are you looking at renting the Town Hall out?

Harold Wood

- Two street cameras in Havering are on average bringing in £4 million (outside Lidl and B&Q). Put up ten more street cameras in Havering and we've solved the problem. There are areas with bad road safety.

Rainham

- Does the Council have targets for issuing parking fines in order to provide more funding for public services?

Front Doors

North Romford

- The options on the phone are never the ones I want.
- A lot of us older people prefer human contact

Town Hall

- Are we going down a path of selling all our assets?
- What do you mean by front doors? Will you be selling those assets or generating an income stream from them?

Hornchurch

- Are the property offices closing down on Chippenham Road? It is ok for people that are active, but not for those that aren't.

Harold Wood

- Looking at council tax support and Front Doors hurts the most vulnerable people. Reducing those could produce a time bomb later on and lead to more costs. This could hurt the Borough more if not protected.
- I'm just a bit concerned about everything going online and closing the Front Doors. I work with lots of vulnerable people who will be badly affected, as they have no Broadband/IT skills. A Community Hub is fine, but not one for the whole Borough.
- 49% of over 65's are not online, and we are the oldest Borough. You cannot use online as the online access point.

Rainham

- Need to ensure the sustainability of reducing the number of 'front doors'. Concerns that buildings would be closed and then due to increasing demand in the future re-opened

Elm Park

- Would only the number of physical locations of the front-door be reduced or would this include a reduction in front-door services as well?
- Residents suggested the information and advice could be clearer around who is the right person to speak to regarding a particular issue. Residents highlighted how sometimes it is importance to speak to a person as opposed to an automated response.

Libraries

North Romford

- One resident asked if Collier Row library was under threat and stated that they belong to groups there and have written a letter to the Council to highlight the importance of the library to local people.

Town Hall

- How many libraries will we have as a result of these proposals?
- Will you be closing libraries to develop community hubs?

Hornchurch

- Can you put a walk-in clinic in Harold Hill library?

- Did you say there are no plans to close any libraries? The smaller libraries have the potential to become hubs?
- This Hornchurch library closes at 10pm. Can we make the hours earlier in the morning?

Upminster

- Residents asked if there were plans to shut libraries.
- The leader was asked to confirm whether Upminster library would be shut
- One resident said how the library was important for social interaction and not just a bit of land to sell.

Harold Wood

- Do you see libraries having to close? As they do a lot supporting children and families and a lot supporting older people too.
- Do you physically own the libraries? *lots of concern regarding closing libraries.* Harold Wood library is particularly important, as it is in a good location next to the station (you talked about Connections). We need a Library/Community Hub in Harold Wood . . . (A) . . . There will be a lot of resistance in this area (to closing the library). I understand there are also lots of opportunities e.g. Community Café etc.
- Would there be the same amount of Libraries as Community Hubs, and would they be in the same location?

Elm Park

- How many and which libraries will be closed/reduced?

Community Hubs

Town Hall

- Is the community hub essentially a library?
- How many community hubs will there be?

Hornchurch

- Is there scope to say bring in a small post office/library in the Community Hub?
- Can you have walk-in clinics?

Public Conveniences

Hornchurch

- Will we be charged for using Community Toilets? . . . Are the main toilets in the market still to be open?
- Will there be a requirement to contribute to the costs of maintaining community toilets e.g. café toilets? It could be a system where you put 20p in a jar before you go in.

Rainham

- Is the Council going to establish whether there are enough businesses willing to offer their toilet facilities before they remove public conveniences?

Elm Park

- How will the Council ensure that there are a sufficient number of community conveniences available after 5pm when many shops and cafes close?
- How will the Council ensure that the public respect conveniences offered by local businesses?

Harold Hill

- In response to the proposal to move towards a community toilet scheme, one resident highlighted how Hilldene library has large signs up that say the toilets are only for use for those who have a library card and that the Council should lead by example.

Upminster

- The toilets next to Upminster park have been closed all summer and this has been very difficult for families with young children.
- Stickers should be put on windows and doors of shops/pubs so people can see that they can use the toilet. Important to have them in pubs which are open much longer.

Street Lighting

Hornchurch

- Do you have intelligence on which areas will need lighting and which won't?
- Can kinetic pavements work for street lighting?
- Some residents were concerned about an increase in crime if street lights were turned off.
- One resident indicated how a street light shines brightly into her bedroom window
- Can you get solar powered street lighting?

Rainham

- What percentage of the borough has LED lighting? How much more efficient is LED lighting?

Elm Park

- Would there be reductions in street lighting on roads that have dwellings on? How would the Council ensure that crime rates do not increase in areas where street lighting is reduced?

Upminster

- Reducing street lighting would increase anti-social behaviour particularly in Upminster and Cranham

Brokerage – Adult Social Care

Town Hall

- How does that save money (brokerage in adult social care)?

Rainham

- Charging for brokerage – one resident said that they would be very unhappy about this as a self-funder who would not receive other services from the Council and is already paying a lot of money for adult social care.

Hornchurch

- Charging for brokerage is targeting vulnerable people. The council doesn't charge people who have problems with children.

Refuse / Waste Management

North Romford

- Are we still staying on the weekly rubbish collection?
- Who can use the caged bins in the council flats? Fly tipping is terrible.

Hornchurch

- Are you going to recycle phones? Are you running out of waste sites?
- There's a lot in the press about variation between what can be recycled and what can't. Can the Council do more? Can some of the plastic that goes into recycling bins not be recycled? Can the method be changed to make it more effective?
- Is there a rubbish dump in Rainham?

Rainham

- Residents said there are not enough litter bins in the Rainham area by the station and library. It was suggested that there should be more litter bins by bus stops and where people walk regularly

Elm Park

- Is the Council going to look at how they can support schools more with recycling, particularly large numbers of milk cartons?

Upminster

- More cameras to prevent fly tipping would save the council money especially when it is asbestos based which is much more costly.
- Residents said fly tipping was a big issue in Upminster
- We are Festival created a lot of disruption and rubbish in the area. Getting to Romford on the bus was impossible. There was so much rubbish by Corbets Tey and they brought all their own food vans so don't spend money in our local shops.
- It costs a fortune to dispose of commercial waste.
- The charge for garden waste is very high in the borough. Most other boroughs include it in council tax.

Policing

North Romford

- You recently purchased Hornchurch Police Station. How much did that cost? The opening hours were severely reduced so it wasn't very accessible.

Town Hall

- Is the council buying Hornchurch police station? What will it cost?

- Will Hornchurch police station be used for anything other than police?

Hornchurch

- Is there any mention about the police? Does that come into these figures?
- How much does it cost to buy Hornchurch police station to open 4 hours a week?
- A smaller building could be used for the police station
- The leader said on the radio that the station had been bought.
- Is Romford police station secure?

Upminster

- Is there anyway of improving policing in Upminster e.g. for children in parks? It isn't safe for children playing in parks. The police say if it's anti-social behaviour to ring the council.
- Voluntary night pastors are very good at defusing situations. Could this be expanded to other areas? Jewish communities have their own services which works well.

Empty buildings

North Romford

- What about the empty shops in Romford?

Hornchurch

- Is there any element of being able to collect revenue on empty shop premises? The shop in the centre of Romford was closed ages ago . . . can't you force them to build something else?
- How do you know properties are empty?

Rainham

- Why does the proposal to tackle empty properties in the borough not include commercial properties?

Road and Pavement Repairs

North Romford

- When I first moved in in 1983, as soon as there was a crack in the pavement it was repaired. Now it's atrocious.

Housing

Town Hall

- From 2012 to the present day, how much social housing have the government sold?

Hornchurch

- They're supposed to be building a massive estate in Rainham. Why is the Mayor blocking it? Or is he pushing it?
- At The Old St George Hospital, lots of homes are being built. Is this private or through the Council? Is there asbestos in the building?

- How much does it cost to have 1,000 people in temporary accommodation? And when do you anticipate that number dropping?
- Why is all the regeneration happening flats? Flats are not suitable for the elderly population.
- There are lots of people moving into rented accommodation. Are you on top of HMOs?

Harold Wood

- Are we recovering any costs from other councils in terms of housing?
- How many land banks are there in Havering that have never been built on?

Rainham

- One resident was concerned over the number of planning applications for large blocks of flats in Romford.

Harold Hill

- One resident asked for reassurance that recent reports in the Romford Recorder were inaccurate and that residents living in PSL housing were not being moved out of the borough in order to save money.

Council Salaries

Town Hall

- What are the total councillors' allowances over recent years? It is a bitter pill to swallow with service cuts so it's not easy to see salaries not change.

Harold Wood

- How much could you save on agency staff? How much do you spend now?

Harold Hill

- One resident suggested that a review of salaries for councillors and council officers should be an option for reducing the budget gap.

Upminster

- How many outside consultants has the council got to do the transformation work?

Budget Consultation

- Do you know how many people have filled in the online budget consultation survey form?
- You said you had two people turn up to the Rainham Consultation, could you not advertise these sessions more widely? E.g. have a banner outside etc. This is at least as important as the Havering Show, and everyone knows where and when that is.
- There was an appreciation for holding the budget consultation and acknowledgement that the Council is working hard for local people.
- Residents felt that the documents provided for the consultation consisted of too much 'management speak' and is not accessible for residents.
- One resident felt that there wasn't a concrete set of proposals being put forward so it was difficult to give their views until this information is provided.
- It was difficult to complete the survey online, finding the information and clicking through.

Children and Young People

- Is the Council willing to invest more in the Youth council and opportunities and services for young people in the borough?

- A representative from the Youth Council highlighted concerns over the funding of the youth council and youth projects. The young person highlighted the rise in knife crime and the need to fund youth projects and spoke of the lack of youth centre facilities in the borough stating it's a long distance to travel to Myplace from Rainham. The representative also indicated missed opportunities to promote opportunities for young people to give their voice such as the national 'Make your Mark' campaign which they thought should have been promoted and supported by the Council.
- The Cocoon project was successful. Are you going to listen to what the people are saying now (outside the box)?
- Residents said that there was a lack of leisure facilities in Rainham and that young people were travelling to other boroughs to play sport at a high level.

Voluntary Sector

- One resident suggested that the Council should utilise the voluntary sector more highlighting how they are very resourceful and this knowledge could help the Council to provide services in a different way.
- There were concerns over the suggested reduction in voluntary sector grants as one resident highlighted their resourcefulness and how volunteering is very fulfilling for residents.

Queen's Theatre Grant

Hornchurch

- One resident agreed with the review of the grant and said theatre goers should fund the theatre.

Other Comments

- Several years ago you lost £11 million in an Icelandic bank. Why did you do that when we need that money for other things?
- Could we get a better variety of shops/restaurants? Everything is the same e.g. in Collier Row there are 4 Barbers. Is there anything you can do? For example, say no to an Indian Restaurant because there are already 4.
- Is your partnership with Newham still a value for money service?
- Why do voting records show every politician is voting for cuts?
- Are the parks going to be protected? What about Bedford's Park?
- Hackney Council have excluded petrol and diesel cars.
- There are a lot of risks with outsourcing aren't there? . . . It's also about negotiating the right contract.
- Are you looking at any renewable energy schemes?
- Are you still doing cross borough paper work? Do you share paper work between Boroughs?
- Old Council properties are getting on a bit and cost a lot of money to run, can they not have solar panels? Apparently they work better in the winter than in the summer because of the pollution.
- Are you trying to encourage more credit unions?
- Do you think the green belt is safe?

- At the Town Hall, if a member of staff is sick they have to call an external service. Is there a cost to this rather than doing it internally? . . . How much do we save on that?
- How much does Living cost? *I like reading it*
- A lot of the services in Havering have been outsourced. Have we ever quantified the savings associated with this?
- What plans do the Council have in place to offer more leisure facilities in the borough particularly the Rainham area?
- What is the Council doing to support local businesses by preventing private landlords charging high rents?
- How would the Council ensure that drones do not impact on resident's privacy?
- Residents said that there was a lack of leisure facilities in Rainham and that young people were travelling to other boroughs to play sport at a high level.
- One resident described issues with transport getting to Basildon and Southend.

What are your reasons for disagreeing with any of the proposals under the reductions in services and changes in income theme? What impact do you think this would have on you and your family?

46 respondents mentioned the word tax in their answer

I think that a small increase in council tax would mean that cutting back important services would be less likely. Those in more valuable properties or with empty property should pay more
After years of financial austerity it seems the same people will still be penalised by these proposals i.e. review of discretionary rate relief, charging brokerage for adult social care. However, I do agree with increasing council tax premiums on buildings empty over two years.
Council tax support should be paid partly by chasing payment and prosecuting those that evade payment. I disagree in us having to burden such extreme cuts in the first place however if it is already certain to go ahead reduction in street lighting could cost lives - it is too dark already to safely walk on uneven broken pavements. Council tax on empty properties should be 200% to help homelessness and our roads are dangerously pot holed and litter is bad
Our borough does not benefit from the same issues as boroughs. So even though we pay more tax, we have to reduce services. This is not acceptable.
The Box isn't big enough. Our borough gets hardly anything compared to other local boroughs. Yet our council tax is higher. Our council are too scared to ask government for more money.
There should be no reductions. INCREASE the council tax
Public convenience closure-should depend on where is nearest usable and publicising where. Council tax-care needed to protect vulnerable charities.
Public conveniences closure should depend on availability nearby being available. Council tax - care needed to protect vulnerable charities
Strongly agree with extra council tax on empty properties. Agree with review street lighting, Queens Theatre & Chafford Sports complex funding. Disagree with both proposals to review adult social care, change to discretionary rate relief (charities will have a bigger role with these cuts) & proposals re toilets
I am concerned that the less well-off are being expected to carry a heavier burden, with the reduction in Council tax support, and that adults in need of services are being expected to pay for brokerage, and for assistive technology. This will not have any impact on me as I am not in need of any of those services or Council Tax reductions.
I would prefer more tax and maintaining services but this is not an option. I don't expect it would affect me directly.
If the reductions are a result of increase in population stop over developing havering! If the government are to stop funding out of the taxes that we pay we should not have to pay for people to over populate the borough.
Really disagree with proposed council tax support. This is only applied for by the most in need that are on severely low income. Those temporary out of work, have the chance to go back to work but those who cannot i.e. severe mental disability who need 24/7 care and non-employed carers on Carers allowance topped up with Income Support do not have the luxury of going back to work because of these situations. I know so many carers who will not go down this poverty line anymore as can no longer get by on these severely low incomes and so their cared for have to ask social services for far more in the Direct Payment : which results in higher costs to the council. You need to get those who can afford to pay, pay far more i.e. no council tax reduction of unoccupied 2nd, 3rd plus homes. This consultation is about Havering and copying other boroughs is no excuse as a defence. When you are dealing with large amounts of money i.e. 100,000's to millions, you are losing contact with the reality of how important a few pounds a week literally mean to those with approx. £11 a day or less to live on and pay all their bills out of this and now you are taking their weekly heating or food allowance. Are you going to copy Scotland's free sanitary wear? The fact that this is a

big enough issue in poverty caused by a loss of a few Pounds a week reveals what a terrible impact this will have on people in a similar situation to me. plus I need to add, whilst I was lucky enough to have been educated as a child to a high Uni level and now find myself in this position, I can speak out but an awful lot of people cannot and are not aware until it is too late and then they feel they have to say nothing and just spend another night in the dark and cold or hungry. There is no justification to target these most vulnerable people in our society when there are far more ways of saving money. I am sure your Refreshment bill at the Town hall will more than cover it. I find it disgraceful that you are so ignorant to the fact that an extra bill of a few pounds a week is seen as so unimportant and manageable.

The council tax support system is there to assist the severely poor in our society and those that cannot stand up for themselves. These are the most vulnerable and poor that need this full support when they cannot work for a variety of Genuine reasons and are not abusers of the system that most seem to portray them as i.e. the false conception viewed in the media. They have to already have to find the 15% shortfall that came in a few years ago. When you are on £60 to £80 a week (as are the single allowances) this is a large amount to find. Many people may find this a small amount but to those of working age not in paid employment, what one pays for a tea and cake in Costa, is their food budget for the week or their Sanitary wear and toiletry budget. Out of this £10 to £15 a day, they are having to pay all their utility bills and are expected to find some rent as well as be contactable via phone or online access. This is no longer a luxury as if you do not have this, you cannot claim from the DWP. I am a carer for severe disabled family member who needs 24/7 care. I get 66pence an hour from the DWP and by paying the 15% these past few years has had serious implications to my budget. You basically are taking nearly half my food budget and I have also stopped some voluntary work when my DP son is out with a fully paid Carer as I have to think about the £3 costs of travelling there. Walking is not always an option because unpaid carers do not have time to do so as a luxury either.

Council tax reductions seem to target the most vulnerable of our community. With drawing discretionary rate relief will have an effect on our already vulnerable voluntary sector

Where has all the council tax gone? We have some of the highest tax as well as massive increases in parking charges in an area where there are constant major roadworks year on year since 2004

The council tax reduction would be unfair for low income families and would have an effect on them being able to be financially stable as the cost of other living expenses are increasing, not to mention the cost of renting in Havering is very high. I feel charging people for adult social care may decrease people getting the help they need.

I think the council tax charge should rise to maintain services.

Increase income by increasing council tax

Libraries should not close, street lighting should stay as it is, and toilets should stay open. All this means is cuts to a council that has one of the highest council taxes.

Charging disabled people more for council tax will affect my sister who is disabled and has a fixed budget

Services are reducing too much already whilst council tax increases. Havering residents pay far more than Westminster and Chelsea

We pay Rates Income Tax and Vat, where is all the money going?

Pressure on families struggling with high council tax rates but not benefit claimants.

I am and also other residents are on benefits or others on Universal Work Benefits, and cannot afford the 25%-15% which will get more people debt and also adding more debt on Council Tax (which already £19 billion owed by and in this Country. So what's the point of putting up?!!

Our household budget is already tight and Havering really do not provide us with good value considering the cost of our council tax when compared to other boroughs.

The government should be giving you the money instead of promising billions of pounds in foreign aid. Don't we pay enough money in taxes already?

I am currently unemployed & my JSA has been frozen until 2020.I am expected to pay £16.00 a month for Council Tax which I can ill afford. I struggle to pay my bills & live a frugal life due to financial constraints. I often go without the necessities. I do not agree with having to pay 25% which is a 10% increase & find it unfair
Serious impact to services provided and an increase in taxes from residents
More Council Tax, Less Benefit
Some of the proposals such as council tax support and charging people for brokerage effect the most vulnerable in our society
You should live within your means. Put up Council tax more than inflation
Services are already at a very low level for the money paid in Council Tax
There would be fewer services available for tax payers.
Council tax Benefit. The poor and sick can't afford it as it stands in 2018.To put the contribution up by anything is cruel.
Disabled people hit again as usual more council tax
Benefit monies are meant to provide minimum Maslow hierarchy existence, and you wish to go below even that?!? I don't know what effect it will have on my mental health, but I remember the Poll Tax riots by another famous Conservative taxing the poor. Is that what you want? Riots, increased crime and even (a let them eat cake) revolution. I already get next to nothing from your prior list of important services so I no commented.
I do not agree with the Increase In Council Tax Support contribution as you are asking people with little money to find money they have not got.
I live in a band D council tax, at nearly £1700 a year, I am on benefits due to disability, and my son who is 18 has just left 6th form and will be looking for work. I cannot downsize my home as no one wants it due to the high rent, and high council tax.
council tax reductions need to take into account single parents and families with children
Council Tax Support Reductions - I think that the Council should be sensitive to the needs of the poorest. Increased Council Tax premium on properties that have been empty for more than two years - this sounds like a good idea. Public conveniences - please make sure that suitable provision is in place before the current contract expires. Queen's Theatre grants review - sounds like a good idea.
council tax benefit reduction for working age people will make things worse for them
They are poorly formulated proposals and it is impossible to assess them, as currently drafted. For example, what types of public private partnerships are envisaged and how does the council intend to bring commerciality to services that are funded by council tax payers and which should be directed solely at meeting the obligations of the local community. None of the proposals are likely to have a direct impact upon me or my family, but I am very concerned that appropriate provisions will not be made for those require support. A desire to do something about homelessness, which is increasing all the time, is laudable but there is little strategy for achieving this.
We are paying Council Tax for council services. Put pressure on Central Government to properly fund councils. Get Andrew Rossendale to tell his bosses that all people matter, not just the elite!
It would affect us all. Put up the Council Tax to provide good services
Not sure about us stopping the support of assistive technology as upping the costs may put people off and then the holistic cost rises. Not sure about cutting the council tax support as it may end up costing us more money to recover council tax that people can't afford. I think it would be a shame to cut the funding to queens theatre but I think they will just need to up their costs and compete. I think residents will still go as an alternative to the west end and south end. otherwise I agree with them all