

London Borough of Waltham Forest: Council Tax Support Scheme Consultation

Report: November 2024



Research
Evaluation
Community Engagement
Strategy Development

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London Borough of Waltham Forest: Council Tax Support scheme consultation

Section 1: Introduction

Introduction and background to the consultation

- 1.1. The Council Tax Support scheme provides help to working age residents on low incomes to pay their Council Tax. The current scheme was introduced on 1 April 2024 and is due to end on 31 March 2025. Currently, people of working age are entitled to support of up to a maximum of 85% of their Council Tax bill. This means that they must pay a minimum of 15 percent of their Council Tax bill themselves. The current scheme is a 'means-tested' scheme. This means that a person's income is compared to an amount their family is considered necessary to live on, often referred to as a 'needs allowance' or an 'applicable amount'.
- 1.2. Waltham Forest Council is proposing to change its Council Tax Support scheme from 1 April 2025. In the context of the difficult financial challenges the Council is facing, the proposal for next year's Council Tax Support scheme aims to balance introducing an affordable scheme for the Council, with targeting support to those that need it most. The key characteristics of Waltham Forest's existing Council Tax Support scheme and the proposed scheme starting 1 April 2025 can be viewed in the table below:

The existing Council Tax Support scheme from 1 April 2024 to 31 March 2025	The proposed Council Tax Support scheme from 1 April 2025 to 31 March 2026
A means-tested scheme.	An income-banded scheme (based on net earnings).
Working-age residents are entitled to support of up to a maximum of 85%.	Working-age residents would be entitled to support of up to a maximum of 85%, depending on a person's level of income, household composition and level of capital and whether they fall within one of the protected groups: <ul style="list-style-type: none"> • Households with limited capability to work; • Households with children aged 5 and under. For other eligible working-age residents, support would be given up to a maximum of 57%, also depending on their level of income, household composition and level of capital.
Net earnings can be further reduced when taking into consideration the number of hours worked and household composition. Resident non-dependant adults are tiered within five levels for weekly contributions they are expected to make towards the Council Tax: £0.00, £6.60, £13.15, £16.59 or £20.01.	Resident non-dependant adults are tiered within two levels for weekly contributions they are expected to make towards Council Tax: £8.00 or £20.00.
A person or couple with capital more than £6,000.00 will not be eligible for a reduction.	A person or couple with capital more than £6,000.00 will not be eligible for a reduction.

Note: Full details of the proposed scheme and other supporting information were included in the consultation and are available separately as well as incorporated within the consultation questionnaire included in the appendices to this report.

- 1.3. The Council is legally required to consult on any new scheme or changes to the scheme. The results of the consultation, along with other information about the proposed Council Tax Support scheme, is considered by Waltham Forest Council's Cabinet in December 2024. The recommendations of the Council's Cabinet will then be considered by the Full Council.
- 1.4. This report presents the results of the consultation. The analysis and presentation of results has been conducted by an independent organisation, Public Perspectives Ltd.

Approach to the consultation

- 1.5. Schedule 4 of the Local Government Finance Act 2012 requires local authorities to consult on their local Council Tax Support scheme. It sets out a specific series of steps and the order in which they must occur:
 - Consult any major precepting authority which has power to issue a precept to it;
 - Publish a draft scheme in such manner as it thinks fit; and
 - Consult such other persons as it considers are likely to have an interest in the operation of the scheme.
- 1.6. The consultation took place over a five-week plus period, between Friday 18th October 2024 and Sunday 24th November 2024 inclusive.
- 1.7. The Council considers all residents and stakeholders to have a potential interest in the scheme. The following channels and methods were used, promoting the consultation widely as well as targeting working-age recipients of the current Council Tax Support scheme:
 - Dedicated section on the Council's Let's Talk Waltham Forest consultation pages.
 - Presence on the Council's website (including for a period on the homepage) through a webpage story.
 - A briefing to Council members at the start of the consultation.
 - Three items in Residents News, the Council's weekly e-newsletter to 165,000 recipients: 24th October, 7th November and 21st November 2024.
 - Items to each of the following e-newsletters: 'Have Your Say' November newsletter (10,000 recipients), Housing newsletter (7,000 recipients), Communities (voluntary and community organisations) newsletter (1,500 recipients).
 - Digital screens in 8 libraries.
 - Three posts on the Council's Facebook channel (21st October, 6th November and 21st November) and one on X (21st October). There was also sharing of the posts via several local community Facebook groups.
 - Letter posted directly to all 8,879 working-age recipients of the current Council Tax Support scheme - sent 28th October and landed 30th October 2024.
 - Email sent to 7,071 working-age recipients of the current Council Tax Support scheme (i.e. to those where an e-mail was available) – sent 31st October 2024.
 - Two SMS texts sent to 1,372 working-age recipients of the current Council Tax Support scheme (i.e. to those where a mobile number was available) – sent 5th November 2024 and 13th November 2024.

- 1.8. The main mechanism for collecting feedback was a consultation questionnaire that allowed for the consistent collation and analysis of responses from different residents and organisations. An on-line version of the questionnaire was available on the Council's website, and promoted via the above mechanisms. The questionnaire is attached in the appendices to this report (in the form of a marked-up questionnaire showing the headline results). Paper copies were available on request.
- 1.9. In total, there were 438 respondents to the consultation questionnaire, made up as follows (the full demography of respondents is presented in the appendices to this report in the form of a marked-up questionnaire):
 - 403 Waltham Forest residents.
 - 4 voluntary or charitable organisation representatives.
 - 5 housing association representatives.
 - 6 private landlords.
 - 5 other respondents.
 - 18 that preferred not to say.
- 1.10. In addition, the Greater London Authority was consulted and a written response received (this is not included in this report and is available separately).

Reporting

- 1.11. The rest of this report presents the key findings from the consultation. The results of the consultation questionnaire have been analysed against all demographic variables to identify any important differences in opinion between different groups.
- 1.12. In addition, the open-ended comments received in the questionnaire have been reviewed and key themes presented in the report. They are also included in full in the appendices to this report.
- 1.13. Please note, not all the numbers/percentages in the following charts add up to the total number of respondents to the consultation. This is because the questions were not mandatory and consequently not all questions have been answered by all respondents.

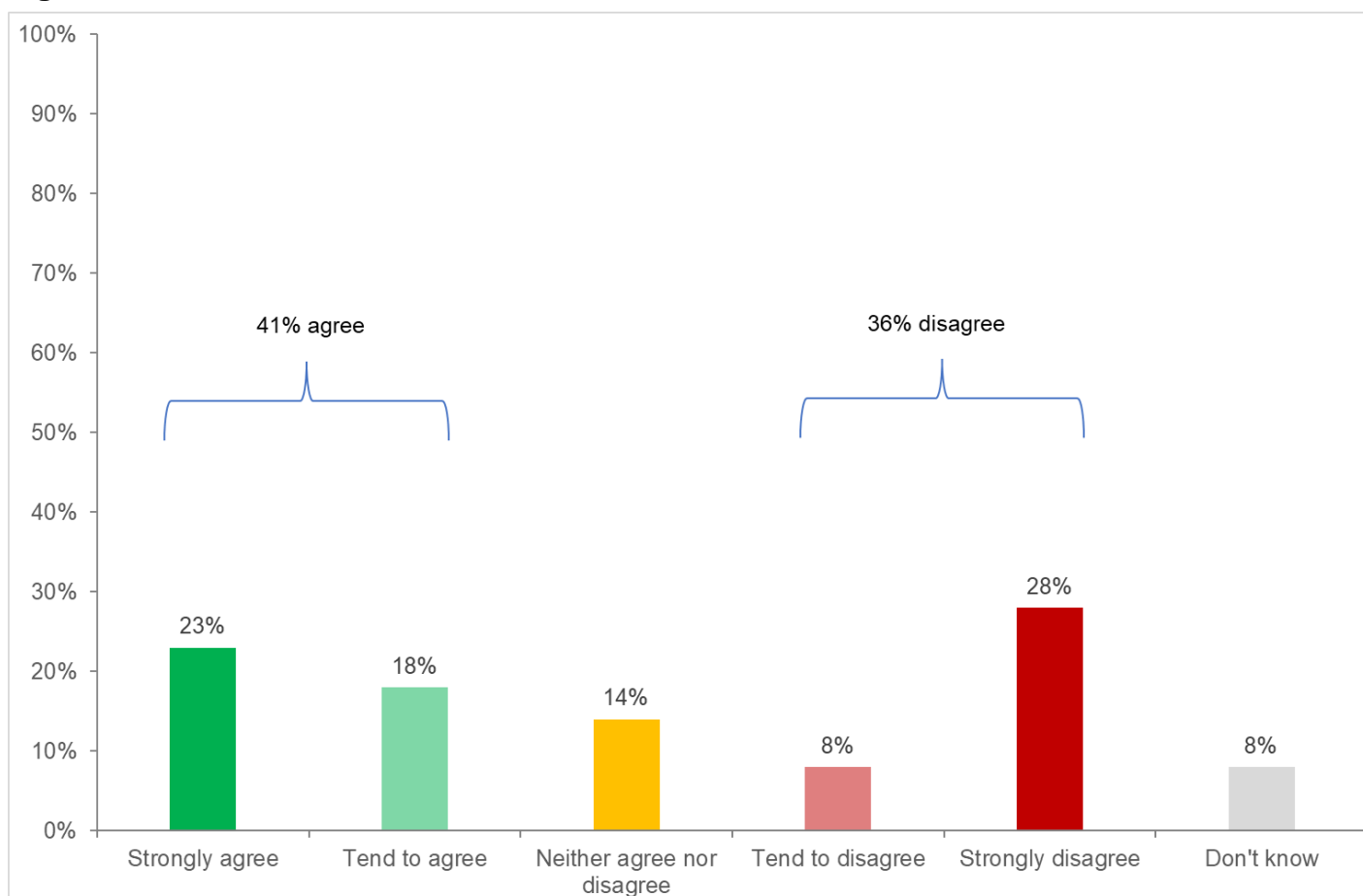
Section 2: Consultation findings

To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be funded within its available resources and not use additional income from non-Council Tax sources to meet the funding gap and provide a more generous scheme?

Slightly more people agree than disagree that the scheme should be funded within its own resources and not use additional income to make it more generous

- 2.1. Overall, 41% of respondents agree with the Council's proposal that the new Council Tax Support scheme should be funded within its available resources and not use additional income to make the scheme more generous.
- 2.2. 14% neither agree nor disagree, 36% disagree and 8% don't know.

Figure 2.1: Scheme funded within own resources and not use additional income



Number of respondents: 438.

Question: To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be funded within its available resources and not use additional income from non-Council Tax sources to meet the funding gap and provide a more generous scheme?

- 2.3. The following are the results for the key demographic groups most affected by these proposals:
- **Residents in receipt of Council Tax Support¹ are less likely to agree:** 32% agree and 42% disagree compared with 56% of other residents that agree and 32% that disagree.
 - **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little² are less likely to agree:** 34% agree and 39% disagree compared with 48% of other residents that agree and 38% that disagree.
 - **Residents with a dependant child aged 5 or under in their household³ are slightly more likely to agree:** 44% agree and 30% disagree compared with 40% of other residents that agree and 40% that disagree.
 - **Residents that are unemployed or unable to work due to a long-term illness or a disability⁴ are less likely to agree:** 32% agree and 36% disagree compared with 46% of other residents that agree and 40% that disagree.
- 2.4. 223 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that they appreciated the challenging financial environment and the council has to balance providing support to those most in need while delivering priority services:

“We would all love to provide maximum support for those whose income is insufficient but the Council has so many priority services to run that money needs to be allocated within an overview of all demands, not just council tax. I do not receive relief but still think that I am getting a lot for my monthly payments.”

- 2.5. In contrast, those that disagreed with the proposal tended to say that the scheme should remain more generous, given the on-going cost-of-living and the impact less support will have on their finances and those of others:

“Residents who receive council tax are some of the most poorest vulnerable households and struggle with everyday cost of living. They need the extra support.”

“I do not agree with the new Council Tax Support scheme because it is treating people as though the cost of living crisis is over when it most certainly is not and is actually getting a lot worse.”

¹ 65% of Waltham Forest residents that responded are in receipt of Council Tax Support.

² 54% of Waltham Forest residents that responded are living with a physical or mental health condition that affects their day-to-day activities a lot or a little.

³ Please note that there are 57 respondents (14% of Waltham Forest residents that responded) to this consultation with a dependant child aged 5 or under in their household, which is a relatively small sample meaning that differences with other residents should be treated indicatively and with caution.

⁴ 41% of Waltham Forest residents that responded are unemployed or unable to work due to a long-term illness or disability. Of these, 82% are unable to work due to a long-term illness or condition with the remainder unemployed and available for work.

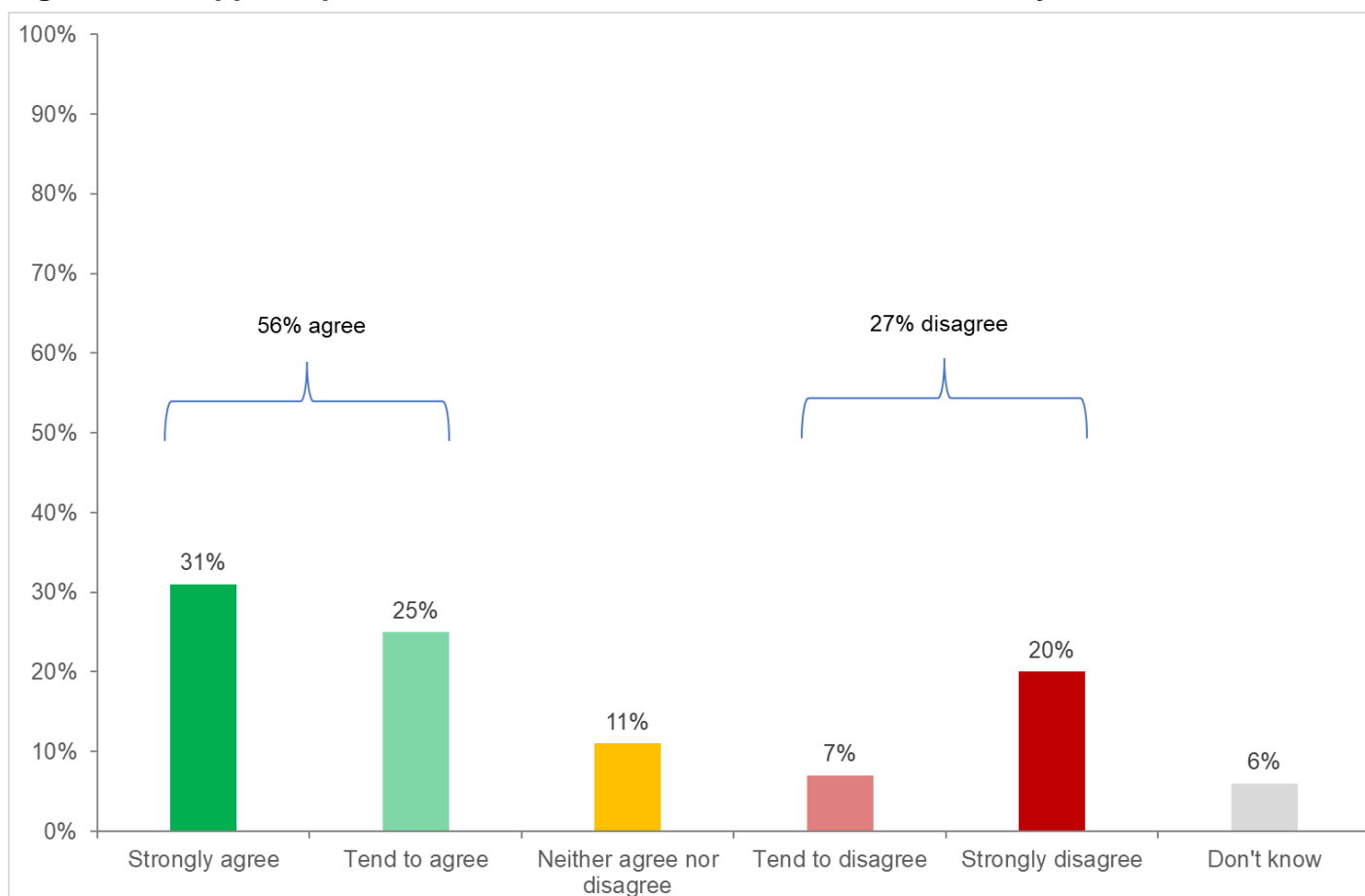
To what extent do you agree or disagree with the Council's proposal that working-age residents would be eligible for support of up to a maximum of 85 per cent (depending on income, household composition and level of capital), provided they fall within one of the groups considered by the Council to be most financially vulnerable?

Over half agree that eligible working-age residents that are most financially vulnerable should receive support up to a maximum of 85%

2.6. Overall, 56% of respondents agree with the Council's proposal that working-age residents would be eligible for support of up to a maximum of 85 per cent (depending on income, household composition and level of capital), provided they fall within one of the groups considered by the Council to be most financially vulnerable.

2.7. 11% neither agree nor disagree, 27% disagree and 6% don't know.

Figure 2.2: Support up to a maximum of 85% for those most financially vulnerable



Number of respondents: 435.

Question: To what extent do you agree or disagree with the Council's proposal that working-age residents would be eligible for support of up to a maximum of 85 per cent (depending on income, household composition and level of capital), provided they fall within one of the groups considered by the Council to be most financially vulnerable?

- 2.8. The following are the results for the key demographic groups most affected by these proposals:
- **Residents in receipt of Council Tax Support have similar levels of agreement to other residents:** 55% agree and 28% disagree compared with 56% of other residents that agree and 32% that disagree.
 - **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little have similar levels of agreement to other residents:** 55% agree and 27% disagree compared with 55% of other residents that agree and 31% that disagree.
 - **Residents with a dependant child aged 5 or under in their household have similar levels of agreement to other residents:** 55% agree and 24% disagree compared with 55% of other residents that agree and 30% that disagree.
 - **Residents that are unemployed or unable to work due to a long-term illness or a disability are slightly more likely to agree:** 58% agree and 19% disagree compared with 54% of other residents that agree and 36% that disagree.
- 2.9. 198 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that support of up to a maximum of 85% would help those most financially vulnerable:

“By prioritising those who are most financially vulnerable, the scheme ensures that limited resources are allocated to households that are in the greatest need as it addresses issues of poverty and inequality within the community.”

- 2.10. In contrast, those that disagreed with the proposal tended to say that the definition of financially vulnerable should be widened:

“I believe the Council should maintain the maximum level of support at 85% and not create a narrow definition of those eligible to receive it. All residents whose income is below certain amounts such as basic Universal Credit levels should be eligible to be assessed for the 85% help.”

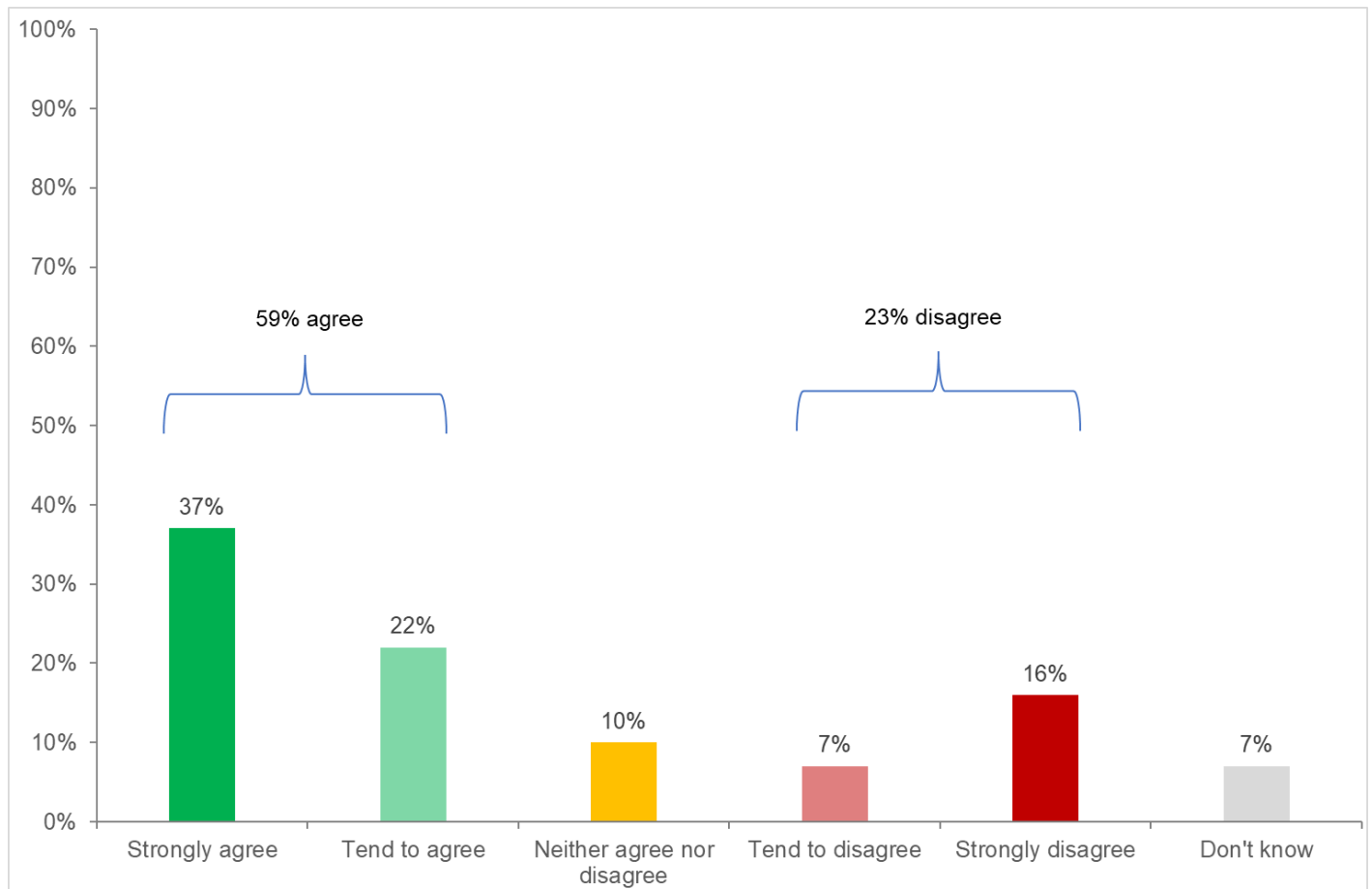
To what extent do you agree or disagree with the Council's proposal that working-age households with children aged 5 and under (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support?

Almost 3-in-5 agree with the proposal that working-age households with children aged 5 and under should be eligible for the maximum level of support

2.11. Overall, 59% of respondents agree with the Council's proposal that working-age households with children aged 5 and under (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support.

2.12. 10% neither agree nor disagree, 23% disagree and 7% don't know.

Figure 2.3: Working-age households with children aged 5 and under eligible for maximum support



Number of respondents: 434.

Question: To what extent do you agree or disagree with the Council's proposal that working-age households with children aged 5 and under (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support?

2.13. The following are the results for the key demographic groups most affected by these proposals:

- **Residents in receipt of Council Tax Support have similar levels of agreement to other residents:** 59% agree and 22% disagree compared with 60% of other residents that agree and 28% that disagree.
- **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little are slightly less likely to agree:** 57% agree and 24% disagree compared with 61% of other residents that agree and 25% that disagree.
- **Residents with a dependant child aged 5 or under in their household are more likely to agree:** 71% agree and 15% disagree compared with 56% of other residents that agree and 26% that disagree.
- **Residents that are unemployed or unable to work due to a long-term illness or a disability have similar levels of agreement to other residents:** 58% agree and 21% disagree compared with 59% of other residents that agree and 26% that disagree.

2.14. 184 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that it is appropriate to provide maximum support to working-age households with children aged 5 and under (although they also sometimes indicated that maximum support should not be restricted to this group):

“I agree that households with children under 5 should be eligible for the maximum level of support. However, circumstances don't suddenly improve when a child reaches 5. This introduces a cliff edge for these families who might be in just as much need or even greater need with higher outgoings as children grow. Anyone in financial need should be eligible for the maximum level of support.”

2.15. In contrast, those that disagreed with the proposal tended to say that maximum support should be available to families with older children and/or to households regardless of whether they have dependant children:

“Children are expected to stay in school until they are 18. Children are expensive whether they are under or over 5. Why should a family with a child under 5 receive support and a family with a child over 5 not have the same level of eligibility?”

“ALL residents should be eligible for support of up to 85%. Why should a person who has taken the decision not to have children have to pay more for someone who did?”

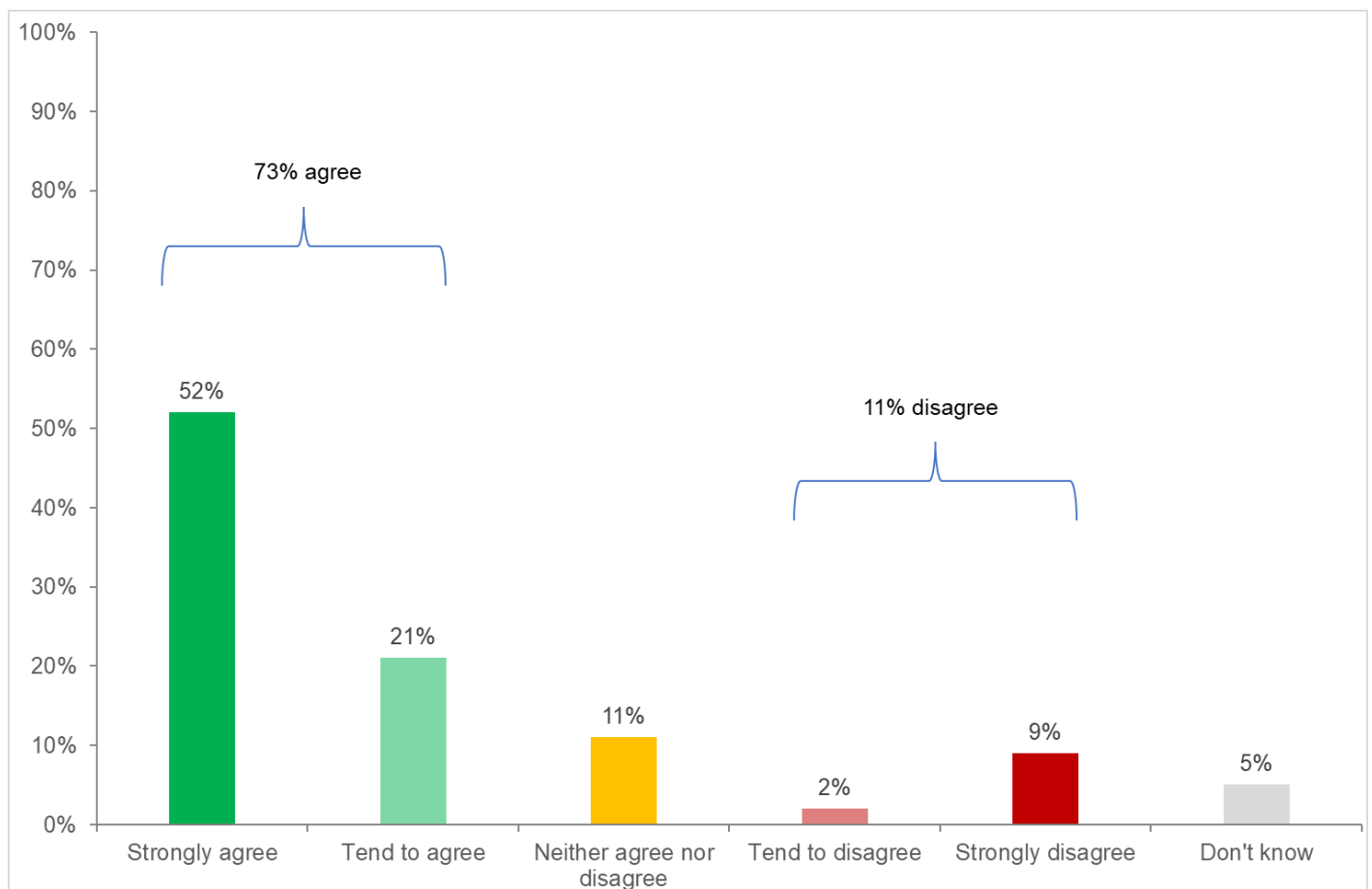
To what extent do you agree or disagree with the Council's proposal that working-age households where the person claiming and/or that person's partner has been assessed as being incapable of work or having a limited capability for work (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support?

Almost three-quarters agree with the proposal that working-age households incapable of work or having a limited capability for work should be eligible for the maximum level of support

2.16. Overall, 73% of respondents agree with the Council's proposal that working-age households where the person claiming and/or that person's partner has been assessed as being incapable of work or having a limited capability for work (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support.

2.17. 11% neither agree nor disagree, 11% disagree and 5% don't know.

Figure 2.4: Working-age households incapable of work or having a limited capability for work eligible for maximum support



Number of respondents: 434.

Question: To what extent do you agree or disagree with the Council's proposal that working-age households where the person claiming and/or that person's partner has been assessed as being incapable of work or having a limited capability for work (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support?

2.18. The following are the results for the key demographic groups most affected by these proposals:

- **Residents in receipt of Council Tax Support are more likely to agree:** 79% agree and 9% disagree compared with 65% of other residents that agree and 15% that disagree.
- **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little have similar levels of agreement to other residents:** 73% agree and 10% disagree compared with 75% of other residents that agree and 12% that disagree.
- **Residents with a dependant child aged 5 or under in their household have similar levels of agreement to other residents:** 74% agree and 7% disagree compared with 75% of other residents that agree and 12% that disagree.
- **Residents that are unemployed or unable to work due to a long-term illness or a disability are slightly more likely to agree:** 77% agree and 9% disagree compared with 72% of other residents that agree and 13% that disagree.

2.19. 169 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that it is appropriate to provide maximum support to working-age households incapable of work or having a limited capability for work as they are the most financially vulnerable (albeit in some cases with the caveat that this should be means-tested):

“Completely agree that a party unable to work and therefore very likely reliant on state assistance should be a top priority. Caveat to this is means testing as obviously if a partner is earning a significant salary or there are other elements - ie insurance payments etc - that they should be precluded from receiving the discount.”

2.20. In contrast, those that disagreed either said that the definition of those most financially vulnerable should be widened or on the other hand that households incapable of work or having a limited capability for work should only be eligible if they have low levels of income or capital and are appropriately assessed as being unable to work or having limited capability:

“This group should certainly be eligible for the maximum level of support. However this should not be restricted to this group. It also does not seem to take into account where, for example, a person's children over 5 have additional needs and due to caring responsibilities a person is unable or has a limited capability for work. Anyone in financial need should be eligible for the maximum level of support.”

“This appears an incentive to seek assessment for being “incapable” of work or having limited capacity to do so. I would agree with the council’s proposal if it introduced strict limitations and controls on the thresholds for being assessed as unable to work.”

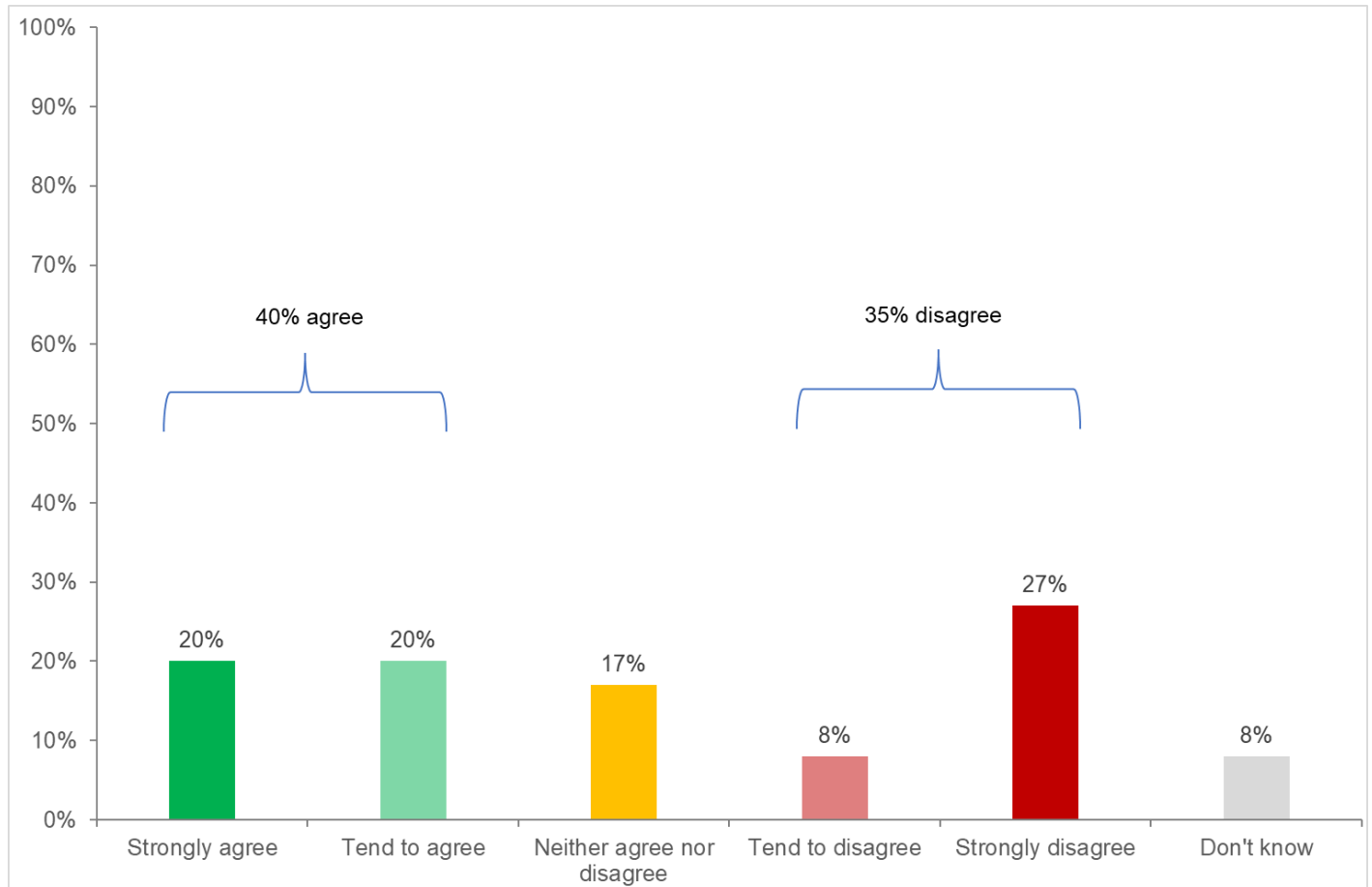
To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be banded?

Two-fifths agree with the proposal for the new scheme to be banded and just over a third disagree

2.21. Overall, 40% agree with the Council's proposal that the new Council Tax Support scheme should be banded.

2.22. 17% neither agree nor disagree, 35% disagree and 8% don't know.

Figure 2.5: Proposal for new scheme to be banded



Number of respondents: 410.

Question: To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be banded?

2.23. The following are the results for the key demographic groups most affected by these proposals:

- **Residents in receipt of Council Tax Support are less likely to agree:** 33% agree and 38% disagree compared with 53% of other residents that agree and 35% that disagree.
- **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little are less likely to agree:** 34% agree and 35% disagree compared with 47% of other residents that agree and 37% that disagree.
- **Residents with a dependant child aged 5 or under in their household are more likely to agree:** 50% agree and 28% disagree compared with 39% of other residents that agree and 38% that disagree.
- **Residents that are unemployed or unable to work due to a long-term illness or a disability are less likely to agree:** 34% agree and 32% disagree compared with 45% of other residents that agree and 39% that disagree.

2.24. 160 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that it targeted support at those most in need based on their income levels:

“Fairest way, giving more help to most in need and tapering off as need diminishes.”

2.25. In contrast, those that disagreed tended to say that the banded scheme would result in less support for those on low incomes, including households that may currently be receiving maximum support (unless they are in the proposed most financially vulnerable groups):

“Because the levels of support that are proposed in the new banded scheme involve huge cuts in support and will leave the borough's poorest residents, who are already having to choose whether to eat or heat, with council tax bills they cannot pay.”

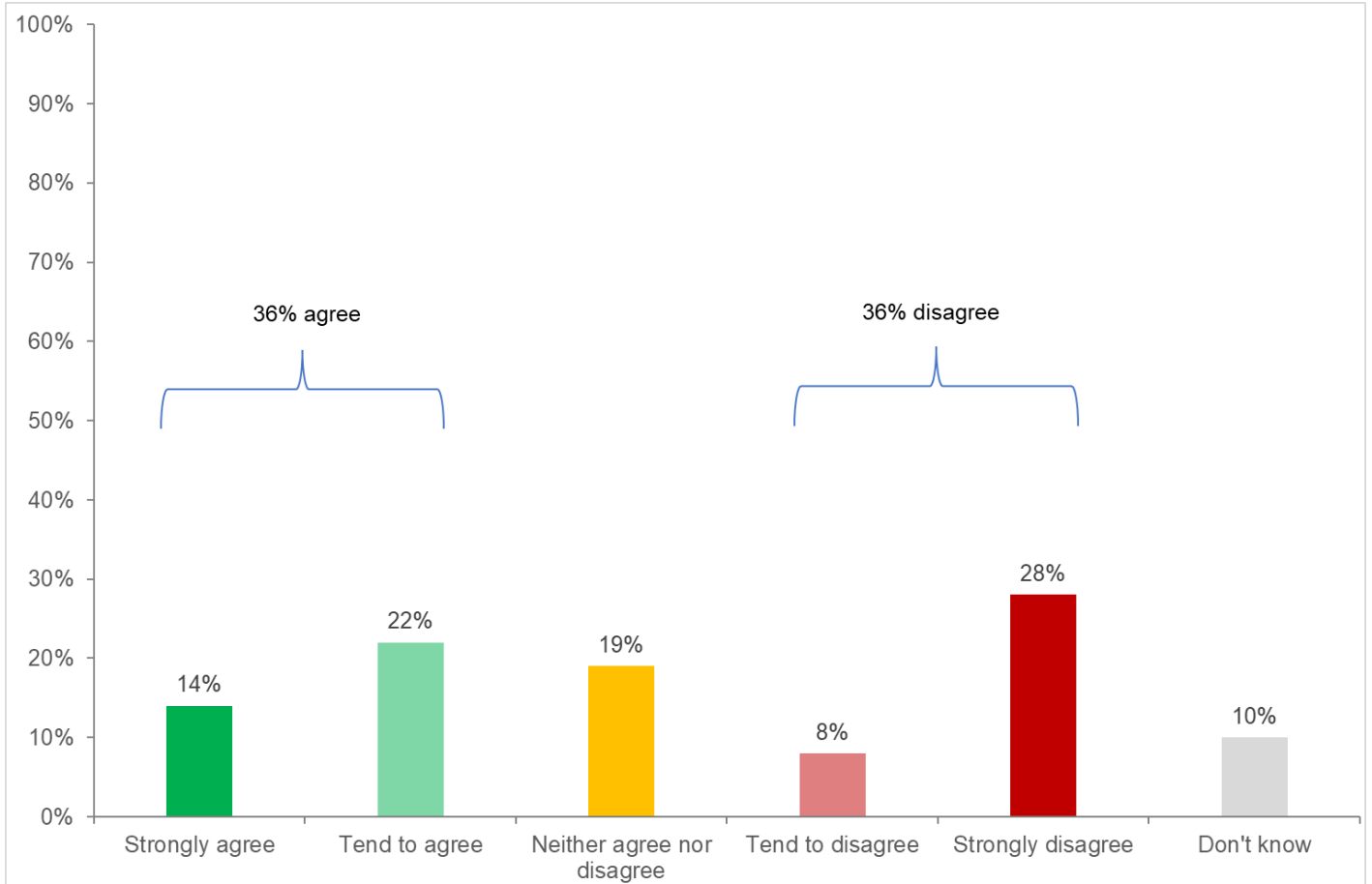
To what extent do you agree or disagree with the proposed income band levels?

An equal proportion agree and disagree with the proposed income band levels

2.26. Overall, 36% agree and 36% disagree with the Council's proposed income band levels.

2.27. 19% neither agree nor disagree and 10% don't know.

Figure 2.6: Proposed income band levels



Number of respondents: 432.

Question: To what extent do you agree or disagree with the proposed income band levels?

2.28. The following are the results for the key demographic groups most affected by these proposals:

- **Residents in receipt of Council Tax Support have similar levels of agreement to other residents:** 37% agree and 35% disagree compared with 36% of other residents that agree and 38% that disagree.
- **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little have similar levels of agreement to other residents:** 36% agree and 35% disagree compared with 36% of other residents that agree and 38% that disagree.
- **Residents with a dependant child aged 5 or under in their household are more likely to agree:** 41% agree and 26% disagree compared with 35% of other residents that agree and 38% that disagree.
- **Residents that are unemployed or unable to work due to a long-term illness or a disability have similar levels of agreement to other residents:** 36% agree and 32% disagree compared with 37% of other residents that agree and 39% that disagree.

2.29. 171 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that it seemed fair in helping those most in need:

“Seems fairer and awards according to need rather than blanket help.”

2.30. In contrast, those that disagreed tended to say that the bands are too stringent, meaning that low income groups will receive less support:

“All vulnerable people on a low income should receive maximum council tax support. Everyone in your proposed banding scheme is on a low income.”

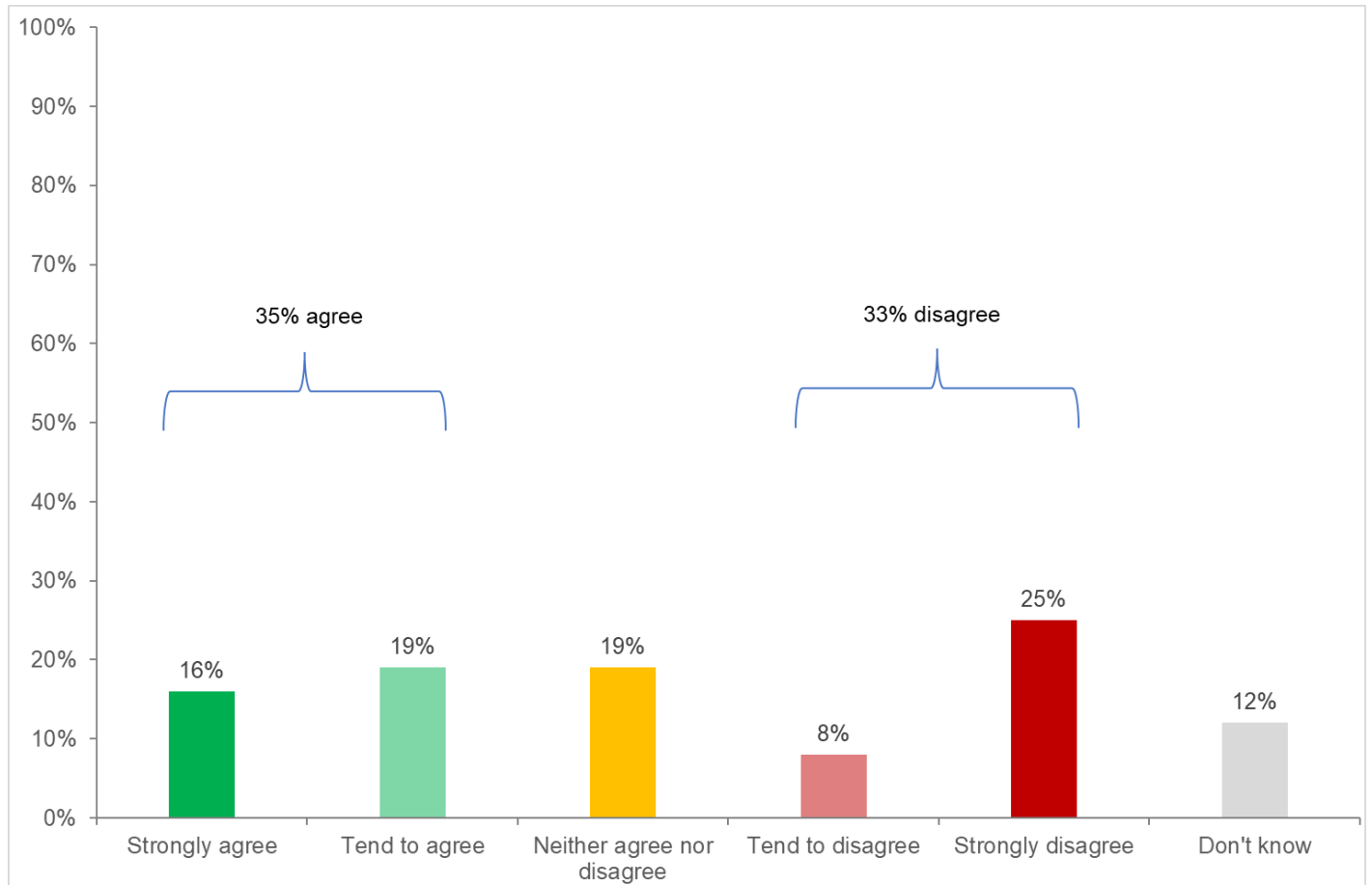
To what extent do you agree or disagree with the proposed changes to non-dependant deductions?

Similar proportions agree and disagree with the proposed changes to non-dependant deductions

2.31. Overall, 35% agree and 33% disagree with the Council's proposed changes to non-dependant deductions.

2.32. 19% neither agree nor disagree and 12% don't know.

Figure 2.7: Proposed changes to non-dependant deductions



Number of respondents: 437.

Question: To what extent do you agree or disagree with the proposed changes to non-dependant deductions?

2.33. The following are the results for the key demographic groups most affected by these proposals:

- **Residents in receipt of Council Tax Support are less likely to agree:** 29% agree and 35% disagree compared with 47% of other residents that agree and 32% that disagree.
- **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little are less likely to agree:** 31% agree and 35% disagree compared with 41% of other residents that agree and 33% that disagree.
- **Residents with a dependant child aged 5 or under in their household are more likely to agree:** 48% agree and 28% disagree compared with 33% of other residents that agree and 35% that disagree.
- **Residents that are unemployed or unable to work due to a long-term illness or a disability are less likely to agree:** 31% agree and 31% disagree compared with 38% of other residents that agree and 36% that disagree.

2.34. 160 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that it is appropriate for working-age adults in a household to contribute, and that the new approach is simpler:

“Everyone has to contribute something within their means which is fair and not a massive jump if you move from one tier to another.”

“I like how the deductions have been simplified. Is there room for the £8 deduction to be increased into a more meaningful £10, perhaps if council tax support at 17% was abolished?”

2.35. In contrast, those that disagreed tended to say that the proposed changes would further negatively impact on households. Some also indicated that the proposed changes are an over-simplification and penalise some vulnerable households:

“Residents with a non-dependant who has low paid work, will end up paying more council tax, which is really unfair.”

“There are good reasons for exemptions to the non-dependant deductions linked to issues such as disability, carers and low income of the non-dependant. Also this scheme does not seem to consider those over the age of 18 in full-time education or training? Housing benefit does not have reductions for under 25s on benefits or full time students. These proposals appear to remove all exemptions and replace with two high rates of deduction which are not income-based. It runs the risk of forcing people out of education due to poverty.”

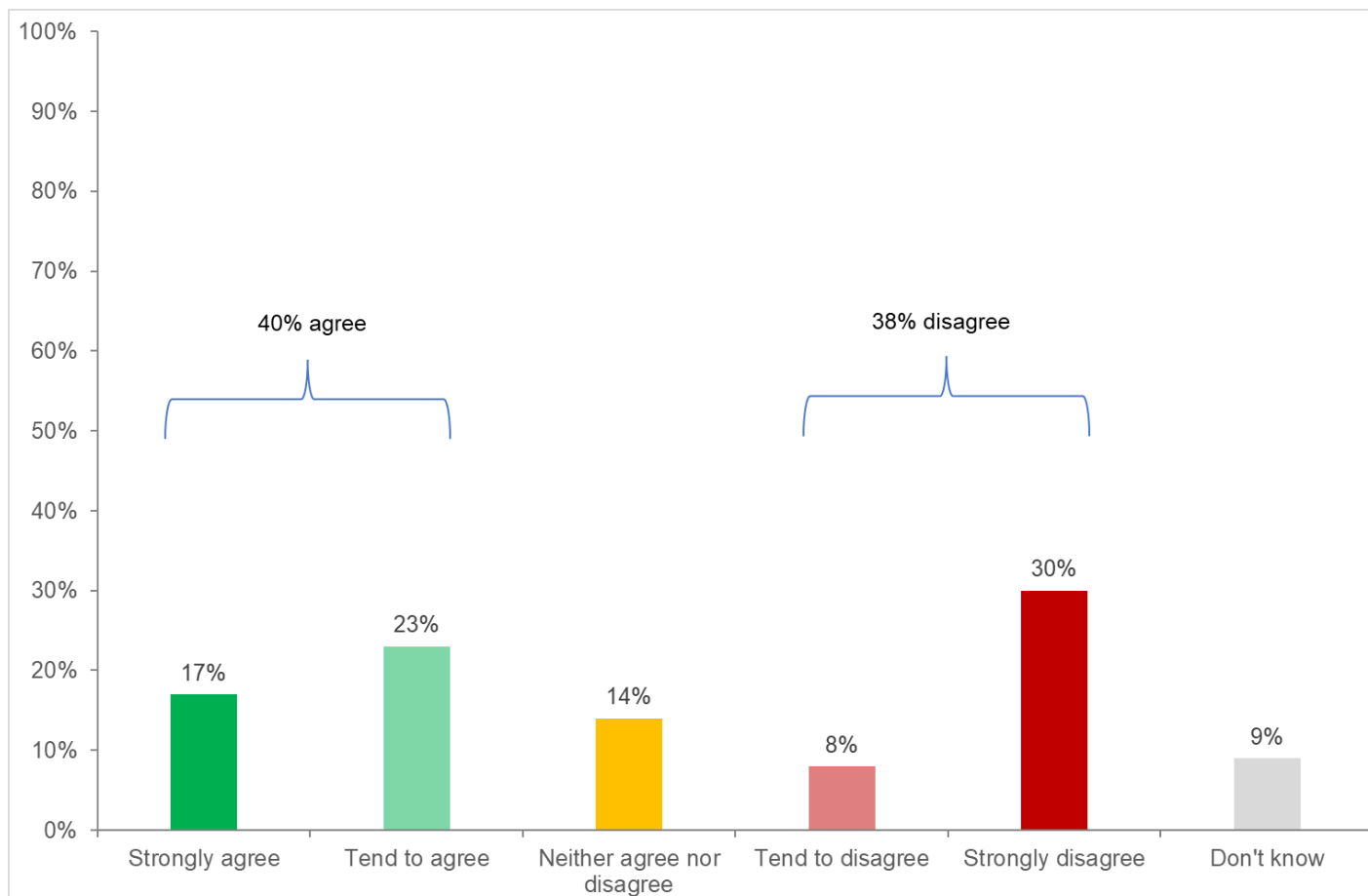
Overall, to what extent do you agree or disagree with the Council's proposed new Council Tax Support scheme?

Similar proportions agree and disagree overall with the proposed new Council Tax Support scheme

2.36. Overall, 40% agree and 38% disagree with the Council's proposed new Council Tax Support scheme.

2.37. 14% neither agree nor disagree and 9% don't know.

Figure 2.8: Overall views on the proposed new Council Tax Support scheme



Number of respondents: 426.

Question: Overall, to what extent do you agree or disagree with the Council's proposed new Council Tax Support scheme?

- 2.38. The following are the results for the key demographic groups most affected by these proposals:
- **Residents in receipt of Council Tax Support are less likely to agree:** 36% agree and 40% disagree compared with 47% of other residents that agree and 38% that disagree.
 - **Residents living with a physical or mental health condition that affects their day-to-day activities a lot or a little are less likely to agree:** 35% agree and 40% disagree compared with 45% of other residents that agree and 38% that disagree.
 - **Residents with a dependant child aged 5 in their household or under are more likely to agree:** 48% agree and 21% disagree compared with 38% of other residents that agree and 42% that disagree.
 - **Residents that are unemployed or unable to work due to a long-term illness or a disability are slightly less likely to agree:** 39% agree and 33% disagree compared with 41% of other residents that agree and 44% that disagree.
- 2.39. 166 respondents provided answers to explain their response. Those that agreed with the proposal tended to say that it balances supporting in a sustainable way those that are financially vulnerable with other spending priorities:

“Seems to be a fair way to save money for other services while helping those most in need.”

- 2.40. In contrast, those that disagreed tended to say that the proposed changes will negatively impact people on low incomes, including those currently in receipt of Council Tax Support, and consequently the scheme should have wider criteria:

“Already people do struggle on benefits. This is all about making poor people even poorer. In my own circumstances I can see that I will really struggle with these changes.”

“This is the wrong step to take. Give all qualifying for council tax the full 85% reduction. They need this help to survive. They are poor that’s why they qualify for the reduction.”

Are there alternatives to the proposed Council Tax Support scheme that you would like the Council to consider?

2.41. 210 respondents provided answers to this open-ended question. Approximately, three-quarters of these respondents said that the scheme should not be changed and/or that the proposed new scheme should be more generous and have wider criteria for support. Some half of these respondents suggested that funding from other sources should be used to help make the scheme more generous, including increasing council tax, reducing spend on non-priority services, greater efficiency, using council reserves and/or lobbying Government for more funding. The following is a selection of related comments (all comments are available in the appendices):

“Keep the support as it currently is or provide additional support given the current climate.”

“Extend the current scheme for a year so that people can get a grip on their finances, in this cost of living crises.”

“Income related awards which consider those claiming carers allowance, whom in my opinion are the lowest paid working people across the country!”

“Families (single parent) having children's with special needs.”

“To consider the single parent households who get no form of financial help from other family members or parents.”

“Continue to use other sources of income besides the council tax to fund the scheme. Continue to press the government for additional funding. Consider using some of the reserves.”

“Increase in Council Tax; pressure on the Treasury to increase grant funding.”

“Waltham Forest Council seems to waste lots of money on things like festivals and cultural events, 'awareness' events, providing info on topics such as climate change that is readily available from other sources, etc that certainly aren't essential and shouldn't really be part of the council's remit. These could be cut in their entirety with no negative practical effect to the borough and the money put into essential services and meaning support for the vulnerable.”

- 2.42. Approximately a quarter of respondents to this question said they could not think of any alternatives that are sustainable:

“No, in light of the financial challenges and the need to provide a sustainable budget, I think the proposals are reasonable and target support to those most in need. I don't think there are any reasonable alternatives that are sustainable. The scheme has to be funded from within its means.”

- 2.43. A small number of respondents suggested revisions to the proposals to reduce their impact, while ensuring the scheme is sustainable:

“Round 75% 50% 35% 25% would be easier figures to work with, 17% is too low.”

“Yes, continue with the same scheme but make it 75% max not 85% for everyone as before.”

“The new scheme is quite reasonable due to the council's financial situation. However, once settled the council should revert to the previous scheme.”

Is there anything that concerns you about the proposed Council Tax Support scheme and the impact this may have on you and your household?

2.44. 223 respondents provided answers to this open-ended question. Approximately, half cited negative impacts on them and their household, especially in light of the cost-of-living. The following is a selection of related comments (all comments are available in the appendices):

“I may not be able to pay my Council Tax bill if the new scheme is introduced.”

“Everything increases but the essentials and all others are not as in housing cost and now you are requiring to make people to pay extra amount of council tax where people are even struggling to pay for the housing essentials like heating, electricity, transport, mobile phones and internet where all these are essentials are in the 21st century.”

“The new proposals would devastate my household if my reduction drops from 85% to 57%. I would struggle along with my children.”

“Absolutely, as a single mother of two this will impact us next years terribly as my daughter will be turning 5 years old. It’s extremely unfair, worrying and disappointing to think that just because my child won’t be under 5 anymore, this will have a huge impact on our family.”

“Yes. A non-working full-time carer living alone with their non dependant adult child who is severely disabled and incapable of work. Would have a massive financial impact having to find the extra money.”

“I am a carer for a family member who doesn’t live with me. I would not be able to afford council tax should my current allowance be reduced. I struggle to pay it already, so would definitely not be able to afford a penny more!”

“That part that concerns me is the non dependent part deductions of working age households that are likely to deducted even though they are not working.”

“I am already struggling financially if the single person discount gets taken away then I will be impacted significantly. I have no support from anyone and if I get ill I will not be able to work this extra stress can be detrimental for me. Used to be in good health but the stress is now causing health issues.”

- 2.45. Approximately a quarter of respondents to this question said that they would not be impacted by the proposed changes or that the scheme would mean they are eligible for maximum/continued support:

“I come under the category of vulnerable as I am on disability (limited capability for work or work related activities), and I am happy to receive 85% council tax support.”

“It'll help me as I'm a parent to two below age 5.”

- 2.46. Approximately a fifth of respondents to this question said that they would not be impacted personally, but they had concerns for other households and the wider impact this could have on the community:

“I can afford the Council Tax Bill, but am concerned about the impact of these proposals on residents who can't.”

“My household is not in financial need, but we are deeply concerned about the poverty and inequality that we see around us and feel that any measures that deepen this make for a less happy well functioning society and also affects the local neighbourhood by reducing community safety. For our household, the council tax bill represents a very small proportion of our income. Under the new proposals, some residents will have to pay a fifth of their already low income on paying the council tax.”

If the proposed Council Tax Support scheme was introduced, what support should be made available to help those most affected and reduce the impact on their household?

2.47. 192 respondents provided answers to this open-ended question. Approximately a fifth of these said that the current scheme should not be changed and greater support should be provided to those that are financially vulnerable. Most of the remainder said that the Council should continue to provide a discretionary hardship scheme. They said this should be more accessible and potentially more generous. Some also said that support should be given to help maximise income (potentially as part of receiving a discretionary hardship grant). In addition, some said that collection policies should be reviewed to avoid increasing debt on those already struggling. The following is a selection of related comments (all comments are available in the appendices):

“Yes, need exceptional hardship scheme to provide a safety net.”

“The DCTHS needs to stay in place. Most people are only 1 or 2 payslips away from disaster.”

“I think the council should continue to operation the Discretionary Council Tax Hardship Scheme for those experiencing exceptional financial hardship but should also increase the amount they receive.”

“To write to people and make it known what extra help is available to them as the website is so confusing and too long.”

“Make the forms easier to understand and access to them I find the forms to fill in impossible to understand.”

“Plenty of community support where evidence of means testing is required - form filling etc for residents whose first language is not English, the elderly or anyone with a disability or neurodivergence.”

“Income Maximisation teams need to find those who need help and support them in claiming. Funding to services like Citizens Advice and directing residents to such organisations to help with income maximisation.”

“Continue the discretionary hardship scheme. Make sure it is adequately funded, well publicised and easy to access. Review collection policies to avoid driving residents into a spiral of debt with added charges for summons and bailiff's fees.”

“Review collection policies to prevent driving residents into a spiral of debt including summons charges and bailiff fees. Contact residents to agree fair

repayment plans if payments are missed. Years ago I got into debt due to losing my right to pay monthly after missing 3 months payments (I was told). I did not know this was a thing, but was told by the council nothing could be done as my debt had been sold on to a debt recovery agency. This meant I had to pay additional fees which were a real struggle - and was despite having already made up the amount owing and paid my council tax for several months after the missing payments. This type of situation must be avoided.”

2.48. A small number of respondents suggested that there should be a transitional approach to implementing the new scheme:

“The new scheme should only apply to new applicants. People who currently receive support should not have this taken away from them.”

“They should have a year grace period to adapt.”

“Extra help or transition protection plan.”

Appendices

Appendix 1: Headline results in the form of a marked-up questionnaire

438 responses in total.

(Please note, not all the numbers/percentages in the following add up to the total number of respondents to the consultation. This is because the questions were not mandatory and consequently not all questions have been answered by all respondents)

Council Tax Support from April 2025: Consultation Questionnaire

Introduction

Council Tax Support is a reduction in the amount of Council Tax people on low income have to pay the Council and is funded by the Council.

There are two Council Tax Support schemes, one is for people above pension age and the other is for people who are below pensionable age (this is called working-age).

The way in which Council Tax Support is calculated for pensioners is set nationally and the Council has no control about how the reduction is calculated.

The law says that the Council must produce a scheme for working-aged people and that it must reconsider the scheme each year. If the Council is proposing to make any changes to the scheme it must carry out a consultation.

The Council has considered a number of proposals and is now consulting on proposed changes to the existing scheme.

Next year's Council Tax Support scheme will come into effect in April 2025 and the findings from this consultation, along with other information, about the Council's proposed new Council Tax Support scheme will be considered for decision by Full Council in December 2024.

Prior to responding to this questionnaire, we encourage you to read the background information, which includes detail about the current and proposed new scheme, examples of the impact of the proposed scheme and Frequently Asked Questions, at: talk.walthamforest.gov.uk/council-tax-support-consultation

The council is being supported in conducting this consultation by independent organisation, Public Perspectives, who specialise in working with local authorities and their residents.

Please note that all your personal details are managed securely and within data protection legislation. Your responses are anonymous and confidential, which means your personal information will not be reported alongside your answers. Please visit the following to read our privacy notices:

www.publicperspectives.co.uk/privacy

www.walthamforest.gov.uk/surveysprivacynotice

Click 'Next' to begin responding to the consultation questionnaire

The current Council Tax Support scheme and proposed new scheme from April 2025

The Council has seen a large increase in the cost of the Council Tax Support scheme. This is partly because on the 01 April 2023 the Council introduced a more generous scheme as a temporary measure to offset the worst effects of the cost-of-living crisis.

Next year the Council is predicting it will spend £20.61 million on Council Tax Support if it does not implement proposed changes to the scheme - that is an increase of more than £3.5 million compared with 2022/23, before the scheme was changed to be more generous so as to mitigate the worst effects of the cost-of-living crisis.

Over the last two years the Council has met the increased cost of the scheme by using income collected from non-Council Tax sources to meet the funding gap. Due to increased financial pressures the Council will find it difficult to continue doing so.

Other options that have been considered by the Council instead of making changes to the current scheme to bridge the funding gap are increasing Council Tax, using Council reserves or reducing the funding available for other Council services.

The Council does not consider these options to be feasible and is therefore proposing that the new Council Tax Support scheme is 'self-funding' or in other words pays for itself and does not use additional income from non-Council Tax sources to meet the funding gap and provide a more generous scheme. The Council is proposing a scheme that costs no more than £18.29 million.

Some of the benefits of this proposal are:

- It supports the Council to meet its legal requirement to spend according to its financial means and provide services in ways it knows it can afford in the long term.
- The Council does not need to increase Council Tax, use reserves or reduce funding for other services to pay for the scheme.
- The proposed new scheme will continue to provide support to those it considers are most financially vulnerable.

Some of the drawbacks of this proposal are:

- The Council Tax Support scheme is less generous, which means that those currently receiving support may no longer be eligible and some of those that continue to receive support may receive less and have to pay more towards their council tax.

Q1. To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be funded within its available resources and not use additional income from non-Council Tax sources to meet the funding gap and provide a more generous scheme?

Please select one answer only.

- 23% Strongly agree
- 18% Tend to agree
- 14% Neither agree nor disagree
- 8% Tend to disagree
- 28% Strongly disagree
- 8% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

Currently the scheme is means-tested, and eligible working-age residents can get up to 85% off their Council Tax bill, depending on their income, household composition, and their level of capital.

The proposed new Council Tax Support scheme would introduce an income-banded scheme which, depending on a person's level of income, household composition and level of capital, provides support of up to 85% for working-age residents who fall into defined financially vulnerable groups. Households classified as being financially vulnerable for the purpose of the proposed scheme are the following (depending on level of income, household composition, and their level of capital - see next page for more details of this):

- the household includes a child aged 5 or under; and/or
- the person claiming and/or that person's partner has been assessed as being incapable of work or having a limited capability for work.

All other eligible working-age residents not in the groups above applying to the Council Tax Support scheme would be given up to a maximum of 57% off their Council Tax bill, depending on their level of income, household composition and level of capital (see next page for details).

Please note that under the current scheme a person or couple with capital of more than £6,000 are not eligible for the Council Tax Support scheme. This would be the same under the proposed new scheme. The term capital includes all monies held in bank accounts, savings accounts, bonds, stocks, shares, crypto currency, investments and second properties.

Some of the benefits of this proposal are:

- This is a more cost-effective scheme, meaning the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means.
- Those in the most financially vulnerable groups outlined above will be eligible to receive up to the maximum level of support available, the same level as in the current scheme, and in certain circumstances may be better off than in the current scheme.

Some of the drawbacks of this proposal are:

- Residents that apply to the scheme, but are not in one of the financially vulnerable groups outlined above will likely receive less support than in the current scheme, depending on their level of income, household composition and level of capital.

Q2. To what extent do you agree or disagree with the Council's proposal that working-age residents would be eligible for support of up to a maximum of 85 per cent (depending on income, household composition and level of capital), provided they fall within one of the groups considered by the Council to be most financially vulnerable?

Please select one answer only.

- 31% Strongly agree
- 24% Tend to agree
- 11% Neither agree nor disagree
- 7% Tend to disagree
- 21% Strongly disagree
- 6% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

Q3. To what extent do you agree or disagree with the Council's proposal that working-age households with children aged 5 and under (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support?

Please select one answer only.

- 37% Strongly agree
- 22% Tend to agree
- 10% Neither agree nor disagree
- 7% Tend to disagree
- 16% Strongly disagree
- 7% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

Q4. To what extent do you agree or disagree with the Council's proposal that working-age households where the person claiming and/or that person's partner has been assessed as being incapable of work or having a limited capability for work (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support?

Please select one answer only.

- 52% Strongly agree
- 21% Tend to agree
- 11% Neither agree nor disagree
- 2% Tend to disagree
- 9% Strongly disagree
- 5% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

The Council proposes to introduce a banded scheme for working-age residents that do not fall within one of the groups it considers most financially vulnerable. This means that the percentage of support an applicant receives will be determined by the band they fall into based on their income, household composition and level of capital.

Some of the benefits of this proposal are:

- This is a more cost-effective scheme, meaning the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means.
- Applicants will be able to see what level of support they are eligible for based on their current income level, household composition and level of capital.

Some of the drawbacks of this proposal are:

- The amount of Council Tax Support available is less generous than in the current scheme, unless the applicant falls within one of the most financially vulnerable groups (and meets the criteria around income, household composition and level of capital).

Q5. To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be banded?

Please select one answer only.

- 20% Strongly agree
- 20% Tend to agree
- 17% Neither agree nor disagree
- 8% Tend to disagree
- 27% Strongly disagree
- 8% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

The following table summarises the level of support a working-age resident applying to the proposed new banded scheme would receive. People who fall into one of the financially vulnerable groups previously listed will continue to receive up to a maximum of 85% support, depending on their level of income, household composition and capital i.e. their income falls within Band 1 in the table below and they do not have capital in excess of £6,000.

All other people eligible for support will receive up to either 57%, 47%, 37%, 27% or 17% off their Council Tax bill, depending on their income, household composition and level of capital.

The income bands and level of support in the table below were calculated to determine the maximum award possible for other households that do not fall within the most financially vulnerable groups, while ensuring that the scheme is self-funding i.e. costs no more than £18.29 million.

The proposed income bands are based on net earnings and exclude benefit payments with, for example, individuals out of work deemed to have zero earned income.

Income bands (Net weekly earned income)							
Band	% Support	Single	Couple	Single, 1 Child	Couple, 1 Child	Single, 2+ Children	Couple, 2+ Children
Financially vulnerable groups	85%	£0-£120	£0-£140	£0-£140	£0-£160	£0-160	£0-£180
Band 1	57%	£0-£120	£0-£140	£0-£140	£0-£160	£0-160	£0-£180
Band 2	47%	£120-£170	£140-£190	£140-£190	£160-£210	£160-£210	£180-£230
Band 3	37%	£170-£210	£190-£230	£190-£230	£210-£250	£210-£250	£230-£270
Band 4	27%	£210-£250	£230-£270	£230-£270	£250-£290	£250-£290	£270-£310
Band 5	17%	£250-£290	£270-£310	£270-£310	£290-£330	£290-£330	£310-£350

Some of the benefits of this proposal are:

- This is a more cost-effective scheme meaning the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means.
- Working-age residents in the most financially vulnerable groups will be eligible for support up to the maximum of 85%, depending on income, household composition and their level of capital.
- Applicants are less likely to have changes in their award following small changes in their income.

Some of the drawbacks of this proposal are:

- The level of Council Tax Support available will vary depending on income and household composition and is less generous than in the current scheme for those that are not in the most financially vulnerable groups.

Q6. To what extent do you agree or disagree with the proposed income band levels?

Please select one answer only.

- 14% Strongly agree
- 22% Tend to agree
- 19% Neither agree nor disagree
- 8% Tend to disagree
- 28% Strongly disagree
- 10% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

The way in which deductions are made for adults, called non-dependants, living in the household who are not jointly liable for the Council Tax would change under the proposed new scheme.

The current and proposed scheme include weekly deductions to the amount of support provided for non-dependant adults living in the household, meaning that the level of Council Tax Support is reduced.

In the current scheme, there are five tiers of weekly deductions for non-dependant adults living in the household, depending on their circumstances: £0.00, £6.60, £13.15, £16.59 or £20.01.

The key features under the current scheme are:

- Certain non-dependants will not attract a deduction.
- Certain households are exempt from non-dependant deductions.
- Deductions are based on the income of the non-dependant adult.

The proposed new scheme removes the exemptions from non-dependant deductions, meaning that all non-dependant adults living in the household would attract a deduction to the amount of support awarded.

Deductions would be set at a flat rate of:

- £8.00 per week for non-dependant adults living in a household who are not working.
- £20.00 per week for non-dependant adults living in a household who are working.

Some of the benefits of this proposal are:

- This is a more cost-effective scheme meaning the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means.
- The non-dependant deductions part of the scheme is more straightforward to understand and easier to administer.

Some of the drawbacks of this proposal are:

- The level of Council Tax Support available may be less for some applicants (and more for others) depending on the number of non-dependant adults in their household.
- All non-dependant adults in a household will attract a deduction and be expected to make a contribution towards Council Tax in the proposed scheme.

Q7. To what extent do you agree or disagree with the proposed changes to non-dependant deductions?

Please select one answer only.

- 16% Strongly agree
- 19% Tend to agree
- 20% Neither agree nor disagree
- 8% Tend to disagree
- 25% Strongly disagree
- 12% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

Q8. Overall, to what extent do you agree or disagree with the Council's proposed new Council Tax Support scheme?

Please select one answer only.

- 17% Strongly agree
- 23% Tend to agree
- 14% Neither agree nor disagree
- 8% Tend to disagree
- 30% Strongly disagree
- 9% Don't know

Why have you answered in this way?

N/A – Text response, analysed and presented elsewhere in the report.

Q9. Are there alternatives to the proposed Council Tax Support scheme that you would like the Council to consider?

Please write in comments below:

N/A – Text response, analysed and presented elsewhere in the report.

Q10. Is there anything that concerns you about the proposed Council Tax Support scheme and the impact this may have on you and your household?

Please write in comments below:

N/A – Text response, analysed and presented elsewhere in the report.

Q11.If the proposed Council Tax Support scheme was introduced, what support should be made available to help those most affected and reduce the impact on their household?

(For example, currently the Council operates a Discretionary Council Tax Hardship Scheme for those experiencing exceptional financial hardship)

Please write in comments below:

N/A – Text response, analysed and presented elsewhere in the report.

Q12.Do you have any other comments you would like to make about the Council Tax Support scheme and the Council's proposed new scheme?

Please write in comments below:

N/A – Text response, analysed and presented elsewhere in the report.

About you

We would like to ask you some questions about yourself and your household. This will help the Council understand the opinions and impact of the proposed Council Tax Support scheme on different groups of people. Please be assured that your answers are confidential and will be treated anonymously. This means that we will not report your answers alongside your personal details in such a way that you can be identified and the information you provide will only be used for the purposes of this consultation. All your answers and personal information will be managed securely and in accordance with data protection legislation.

Q13.Are you responding as?

Please select the option that most closely applies.

- 91% A Waltham Forest resident
- 1% A representative of a voluntary or charitable organisation
- 1% A representative of a housing association
- 1% A private landlord
- 1% Other
- 4% Prefer not to say

If 'Other', please specify?

N/A – Text response, analysed and presented elsewhere in the report.

The following responses were asked of those that said they are a Waltham Forest resident.

Q14.Does your household currently receive Council Tax support?

Please select one answer only.

- 65% Yes
- 27% No
- 3% Don't know
- 5% Prefer not to say

Q15.How many adults live in your household?

Please select one answer only.

- 52% 1
- 32% 2
- 6% 3
- 3% 4
- 1% 5+
- 1% Don't know
- 6% Prefer not to say

Q16 How many children aged 19 or under live in your household?

a.

Please select one answer only.

- 59% None
- 12% 1
- 16% 2
- 4% 3
- 2% 4
- 1% 5+
- 1% Don't know
- 5% Prefer not to say

Q16 What are the ages of the children that live in your property? (only asked to those that said they have children in their household in the preceding question)

b.

Please select all answers that apply.

- 40% 0-5 years old
- 50% 6-11 years old
- 48% 12-19 years old
- 0% Don't know
- 4% Prefer not to say

Q17.In which area of Waltham Forest do you live?

Please select the option that is closest to where you live.

- 23% North - including Chingford, Highams Park, North Chingford, Chingford Hatch, Chingford Mount
- 37% Central - including Walthamstow, Blackhorse Lane, Walthamstow Village, St James Street, Wood Street, Higham Hill and Markhouse Road area
- 32% South - including Leyton, Leytonstone, Lea Bridge, Bakers Arms, Low Hall and Whipps Cross
- 1% Don't know
- 7% Prefer not to say

Q18.What was your age on your last birthday?

Please select one answer only.

- 0% 16-17
- 1% 18-24
- 8% 25-34
- 23% 35-44
- 19% 45-54
- 30% 55-65
- 9% 66-74
- 2% 75+
- 9% Prefer not to say

Q19.Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?

Please select one answer only.

- 41% Yes, which reduce my ability to carry out my day-to-day activities a lot
- 15% Yes, which reduce my ability to carry out my day-to-day activities a little
- 7% Yes, but they don't reduce my ability to carry out my day-to-day activities at all
- 27% No
- 11% Prefer not to say

Q20.What is your sex?

Please select one answer only.

- 57% Female
- 32% Male
- 12% Prefer not to say

Q21.Is the gender you identify with the same as your sex registered at birth?

Please select one answer only.

- 88% Yes
- 1% No
- 11% Prefer not to say

Q22.How would you describe the occupation (or if retired the former occupation) of the chief income earner in your household?

Please select one answer only.

- 8% Higher managerial / professional / administrative
- 10% Intermediate managerial / professional / administrative
- 7% Supervisory or clerical / junior managerial / professional / administrator
- 3% Skilled manual worker
- 3% Semi-skilled or unskilled manual worker
- 2% Student
- 4% Retired and living on state pension only
- 38% Unemployed for over 6 months or not working due to long-term sickness
- 26% Prefer not to say

Q23.What is your current employment status?

Please select one answer only.

- 11% Employee in full-time job (30 hours plus per week)
- 5% Employee in part-time job (under 30 hours per week)
- 3% Self-employed full or part-time
- 0% On a government supported training programme (e.g. Modern Apprenticeship/Training for Work)
- 8% Unemployed and available for work
- 35% Unable to work due to long-term illness or disability
- 12% Wholly retired from work
- 7% Looking after the family/home
- 1% Full-time education at school, college or university
- 3% Doing something else
- 16% Prefer not to say

Q24.Which of the following best describes your ethnic group or background?

Please select one answer only.

White

- 33% English / Welsh / Scottish / Northern Irish / British
- 1% Irish
- 0.5% Gypsy or Irish Traveller
- 0.6% Roma
- 2% Central or Eastern European
- 10% Any other white background

Mixed or Multiple Ethnic Groups

- 3% White and Black Caribbean
- 2% White and Black African
- 3% White and Asian
- 5% Any other Mixed or Multiple background

Asian or Asian British

- 2% Indian
- 4% Pakistani
- 1% Bangladeshi
- 0.2% Chinese
- 6% Any other Asian background

Black, Black British, Caribbean or African

- 4% Caribbean
- 4% African
- 4% Any other Black, Black British, Caribbean or African background

Other ethnic group

- 2% Arab
- 1% Other ethnic group
- 11% Prefer not to say

Q25.What is your religion or belief?

Please select one answer only.

- 22% No religion
- 1% Buddhist
- 33% Christian
- 1% Hindu
- 1% Jewish
- 18% Muslim
- 1% Sikh
- 3% Other religion
- 23% Prefer not to say

Q26.Which of the following best describes your sexual orientation?

Please select one answer only.

- 71% Straight / Heterosexual
- 5% Gay or Lesbian
- 2% Bisexual
- 1% Other sexual orientation
- 22% Prefer not to say

Q27.What is your postcode?

Please list the first four digits of your postcode only e.g. E17 3

(We ask this so we can analyse the results by different areas. We are not able to identify you personally)

N/A

Next steps

You've reached the end of the questionnaire - thank you for your responses. Before you submit your responses please read the information below about next steps.

Public Perspectives, the organisation helping the Council manage the consultation, will produce an independent report of the consultation results. The intention is that this report, along with other information about the proposed Council Tax Support scheme, will be considered by Waltham Forest Council's Cabinet in December 2024. Documentation relating to the proposed new Council Tax Support scheme will be published on the Council's website ahead of the meeting. The recommendations made will also be published and available on the Council's website after the meeting. The recommendations of the Council's Cabinet will then be considered by the Full Council later in December 2024, and if adopted the new scheme will be introduced in April 2025.

Appendix 2: Comments to open-ended questions in the questionnaire

Please note: No attempt has been made to edit these responses, this includes not editing spelling and formatting. The responses to each question are presented in alphabetical order. Nil responses have been removed.

Q1. To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be funded within its available resources and not use additional income from non-Council Tax sources to meet the funding gap and provide a more generous scheme? Why have you answered in this way?
A little concerned as I get council tax support as iam a pensioner and I'm on low income how would I pay Extra tax council tax would it Affect me iam 77 year old also it mentioned if you had more then £6,000 you can't claim is that tire as its a bit Confusion
A rather long slightly confusing question but state pensioners living on their own need to be protected. I agree a change needs to happen.
Aim for a more generous scheme. Support low income residents because of the rise in the cost of living and a very large increase in energy bills.
All support necessary should be given to plug the funding
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propsed banding scheme is on a low income. If you need more money take it from those that can afford it.
Am don't understand
Another duty of Council is to provide support to people in need.
Any support scheme should be sustainable in the long-term. It would be shortsighted, and ultimately unfair to residents, to drawdown from non-Council Tax sources.
As a charity that supports the Armed Forces community, these responses will focus on the questions of direct relevance to the people we support.
As a homecare provider within borough, if council let us to use our chosen software which meets all CQC requirements rather than forcing providers to use an additional software for login. If it reduces providers outgoing then provider ll charge less to council. Social care cost is a lot in councils budget.
As a lot of people can't afford like myself as I'm partially blind (sight impaired)
As CT in its self is hard to pay and we are not given adequate chances to pay with out being reprimanded if a single payment is late or missed
As I understand, if they do otherwise, then it will affect the sick, disabled and the llow income as well as those who are not working and people with benefits.
As people on low income and benefits will struggle even more financially.
As someone on a low income...long term mobility issues and otger issues, the amount i pay now is£24. Will this increase decrease? Since council tax was introduced it has only increased each year.
As under the new Council Tax Support scheme this would have a significant impact on me as the new scheme is less generous, which means that I get a 25% single person discount on my current council tax, this would be possibly taken away or reduced and being on Jobseekers Allowance/Universal Credit has helped me to get the support with lowering my council tax as I have no other means of help and already struggling to survive as I still need to pay other bills and keep my house running on my own. The stress has already given me high blood pressure and further cutbacks on support from the council can have other health implications on me. I am already effected with isolation as I cannot afford to go out and socialise due to lack of money. I rely on the support and without this I would struggle to pay more towards my council tax. I have been a resident of Waltham Forest since birth and the only support that I get is the council tax single person discount and the support whilst being on benefits. The Council is always more focused on people with children and the people they allow in from asylum building them affordable homes but nothing much is being done for the

actual British born citizens in the borough and it is not fair as the new scheme will only benefit them. This is why I strongly disagree!
Because a lot of people are suffering and struggling and will continue to need support. I am struggling myself and I know agreeing to limitations to sources of funds will adversely affect people like me. Because that means the council will be more tough or even reduce the support they give through the discounts.
Because as it is now, the council tax I pay is heavy on my finances. If non council tax sources is removed, the burden of the council tax I pay will be unbearable.
Because council tax is high itself, people with multiple children will still need support with funds after their children reach the age of 5 and up. Benefits won't cover the cost of council tax at 57% it will leave families struggling more than they already are. I have 3 kids 1 is 6 & the other 2 are 4 so how will I manage paying extra in bills and managing 3 kids as a single mother & no maintenance support from their father.
because even people that are working are still facing financial burdens from other bills such as rent, electricity and food which has increased a lot. adding more council tax means they could struggle more
Because funds will be taken away from frontline services for the most needy.
Because going to struggle with out the help
Because I am not 100% sure
Because i am onthe middle
Because I am unssure
Because I am vulnerability
Because i do not how how much it will affect those who are receiving Council Tax Support like myself. If it will contribute to financial hardship then it will mot be good for us.
Because i dont fully understand
Because i dont think the new proposal has any effect on the ones that are entitled to the discount other than having to contribute more to weekly/ monthly payments then they were previously.
Because I work and pay my own bills and am fed up of paying for other people when I get nothing
Because I'm in disabled while receiving PIP
Because it is less generous and prople won't be eligible. People are already struggling financially and poverty is happening.
because of the cost of living crisis
Because of the raise of everything and the C tax increasing so much, people will Have not means to afford. I disagree with the change.
Because the council have a duty to the least well off residents in the borough and this policy is going to hurt those who are already on the breadline.
Because the people who need help are the ones that really need it.
Because the poor are still suffering, and it's unfair to penalise any of them.
Because the proposals will leave many people in even more dire financial situation which impacts health and well being.
Because those receiving Council Tax support are the most vulnerable in the Borough.
Because we are struggling to feed and so on. On a low income and too much debt
because you are a help to families who are in need
Because you waste money on things not critically important to the most deprived families
Bigger man does what pleases them.
By making the council tax support scheme self funded, you are removing support from the individuals who need it most and forcing them to pay more - this is likely money that they do not have, especially when it comes to penalising disabled people with deductions for their dependents.

Can see both sides of this question
Cos are money is not going up at all but everything else is going up so we should still get the damebhelp
Cost of living is so high how can people survive this. Mental health is at risk so high because of so much stress
Council always get what they want.
Council needs to save money
Council seems to be raising money a lot from parking fines and permits where is all this money going to Can this money be used to make life better for the less income families and reduce council tax for families with low income and the vulnerable
Council should not increase taxes nor decrease services. This support scheme was to help the cost of living crisis and should now end
Council tax has gone up from £500 per annum to £2000 per annum which is very difficult for people on low incomes.
Council tax is a scam and needs to be scrapped however the most vulnerable need that 85% reduction
Council tax is very high.
Council tax is way to high to afford I'm struggling every month to make ends meet and sometimes have to go without food it's so crazy what the expect us to pay out of benefits
Council tax monies should be used for services that the residents of the borough, I.e street cleaning, waste collection etc and not go, to other services that does not benefit the residents etc.
Council tax should not be reduced for the needy people already getting it. i am unwell and on benefits. My bills, especially fuel/gas costs are sky high. often some of my benefits goes towards private treatments as i have so many disorders/illneses that i cant wait for nhs treatment. i get the full council tax support i think. if my support decreases significantly i will be much worse off and in a more dire state than already am in.
Council Tax Support schemes are aimed to assist the most financially vulnerable residents. Limiting funding to the existing budget will leave many households unable to afford their council tax obligations.
Council's are under financial pressure all over
Cut the highest rates of pay for council management who are failing at their jobs to fund supporting this scheme
Depends on personal circumstances we are a vulnerable household so worry about it going up further
Don't believe a word they say and i have felt broken by the system with its jumping through hoops as it is!! Just more ways to dig into peoples lives time and mental health. Really upsetting
Dont really understand the question
Everyone is facing cost of living costs, the money for the support scheme has to come from some source and average Council Tax payer is already filling the pinch and cannot be imposed on to give more money. Therefore the Support scheme should be funded from within available resources and by making savings through Council Efficiency.
fairer for everyone
Funding for things like OT already stretched so can't have them reduced
Funds raised should be used for the purpose for which they are raised Budgets should not be used to shore up other budgets
Guess i see it as confidence in that this area of tax is not using aute-dated means of strenghthening its resources.
Helpful

I agree because it would help Council to meet its legal requirement to spend according to its financial means and provide services in ways it knows it can afford in the long ter
I am assuming that funding from non council tax sources would put a strain on services and other local projects.
I am paralysed from the neck down with a C4 spinal injury that leaves me predominantly bedbound due to pressure wounds. I do not find any income.
I am sick and could never return to work I be worried I ave to choose bills or food
I am unable to work and since July 2024 I have struggled to get by on what I receive from benefits.
I am unable to work so don't have an income.
I believe it should stay the same
I believe the council should spend from their resources and not borrow
I believe the scheme should be "self funding" as stated in the information above.
I cannot pay £8 a week. I pay 0 a week
I did not know that some residents got 85% off their council tax bills. As a single pensioner who does not qualify for any benefits and can't get the single discount, I would be strongly opposed to an increase to our council tax bills which are high enough anyways and go up every year by quite a lot of money.
I didn't see mentioned about families (single parent) that have children's with special needs on council tax reduction.
I do not agree with the new Council Tax Support scheme because it is treating people as though the cost of living crisis is over when it most certainly is not and is actually getting a lot worse.
I don't agree with the decision because everyone case is different and my decision my our someone else financial situation.
I don't believe I should pay any council tax as I'm actually exempt but Waltham Forest are still charging me
I don't want to see other services reduced to fund this scheme
i dont fully understand the question
I don't know
I dont know enough to give a clearn opinion.
I dont think people can aford to pay more.
I feel that my Health needs will not be considered when the new financial plans are revilled.
I feel that this is a good way to go
i feelpeople on low incomes/bread line or on benefita should recieve thefull council tax support
I notice that friends and family who live in single person households are really struggling with increased prices. Even where they earn a fare wage. I am concerned that changes will particularly impact them.
I still shall receive help, I am under the CMT and physical health is an issue, I was locked away for over 20 years and I don't have any assets, I am a psychotic and I am considered vulnerable and at risk, so I don't think that I will be too affected by this, but we are going through some difficult times and so stuff like this is to be expected.
I think it would help everyone that's struggling
I think more help should be given
I think most vulnerable people will suffer more
I think single parents should also be considered as we only have one income coming in. There should be a 50% reduction and not just 25%
I think the council need to provide more generous schemes, helping people whom are disable with long term illness .

I think there are too many funds that go to a limited amount of people who abuse the system.
I think those that need the more generous scheme should benefit from it. Especially as the cost of living is impacting many
I understand the need to manage costs but with knowing the expected additional cost per head for residents you information does not give an idea of impact on cost of living or cost per increase which ensure a decision is considered for the impact on residents as well as saving costs for Waltham Forest
I want discount in my council tax because of low income
I work full time & struggle to pay my council tax. I don't understand how those that work minimum wage will be able to afford to pay more but I do understand the need to make the shortfall
I'm not sure I really understand the premise. The council will be saving money by increasing the amount of people on low income and who are disadvantaged will be paying more have I understood that that seems rough? It might not be called a cost-of-living crisis but everything is exponentially increasing for us.
If additional income is available why not use it.
If people are struggling now then this proposal will just increase hardship
If WFC stopped wasting money on things like light displays at fountain square etc. I am sure it would help their funding gap
I'm on UC and already live hand to mouth.
I'm worried about more vulnerable groups of people. As long as those with limited capacity to work or receive PIP are definitely eligible to still receive a good discount then it's ok.
In my opinion it is a good proposal because in this way we can help people.
It could impact many families already struggling including my own
It doesn't matter what you say the council will do it regardless what anyone says or does.
It is important to provide sufficient help with council tax bills to residents who cannot afford the bill
it is not taking into consideration single parent families with disabilities who are unable to work due to being sole carers of their child.
It is one of the generous scheme.
It is too early to tell weather it will improve the Waltham Forest residents
It makes sense financially
It may problems in other areas.
It means the Council will tax others to raise money
It seems a fairer way of doing it
It seems the fairest way
It will affect me greatly
It will help alot people on low income with children
It would be much fairer if EVERYONE in a house over age 18 was made to pay the same amount of council tax. Some households have 3 plus adults -all of whom use at least one council service e.g. rubbish, but many use more than one service e.g. schools, libraries etc. So by charging a flat rate of council tax to every individual would be fairer. There can be support offered as well, but it would raise more council tax than at present without placing the burden on just a few these who get no help at all but just knuckle down and carry on.
It would be useful to see the numbers impacted by either losing funding or potentially having to pay more; however I am broadly in support of the new model in order to continue current funding levels (at a minimum) for critical local services
It's not everyone can afford to pay the rest of the money.
It's robbing Peter to pay Paul

It's very hard for people on minimum wages hardly can meet all there bills and council tax for week for a one room is very high and I can't afford it so I agree
Its a necessary support that is already heavily means tested. The poorest households expecting to contribute almost 200% more is unreasonable. Funding has to come from somewhere else.
Its discrimating those that are on low income or disabled
It's not so easy find a job in this country
Leave things as they are
Life becomes more difficult for many people. We can not live, we try to survive. People lives in poverty and many of us do everything to have food eat one only time a day.
Life us too expenssive and people are struggling to make dead end
Limited resources
Living costs are very high on top paying council tax shall jeopardise the financial matters of disabled people
Lower income families needs all the support they can get from their councils, so whatever source is needed to help fund the support should be considered
Mainly because "The Council does not need to increase Council Tax, use reserves or reduce funding for other services to pay for the scheme". Similarly, because the "new scheme will continue to provide support to those it considers are most financially vulnerable".
Many people are still struggling, so much so they're not even using their heating.
Many people would not be able survive on what they are currently receiving. After 14 years of austerity, the effects of it most people are still feeling at present.
Maximum support should be provided to those who need it
Means testing is sensible
Money is tight at the moment and its important for the purposes of sustainable finance that council taxes from wealthier residents subsidies residents in need.
More equitable
My supposed bill is almost 200 pounds more than it was this time last year. Over the last week you lot uave sent me three separate council tax bills & put me in tent arrears, I am not seeing any benefits if this is to be the scheme, I do not want anything to do with it.
No reason
Not everyone has the means.
Not everyone the same I believe in helping one another and hopefully one that person will give back
Not sure
Other options not considered
Paying council tax should be scrapped altogether
People already Struggling with so many cuts Things will just get worse.
People are already struggling for buying food everyday this will means adults will not be eating anything at all will only manage to feed kids only as already we as an adult don't consider ourselves for clothes or shoes already but now no more food too i guess
People are already struggling with the increase in rent and utilities. I think it's also wrong to use a person's gross income when calculating their entitlement to benefits. The nett income is the amount of money they have to live on.
People are already suffering from burdens that the cost of living crisis and interest rate rises have had on the economy
people are still struggling and will just will not be able to pay the increased council tax
People are struggling I'm a senior and get council tax support which is a relief I'm shocked to hear that bailiffs are STILL employed to harass and claim back from peoplewho CANNOT afford to pay the. Ouncil tax.

People deemed vulnerable by yourselves will probably not be a fair system. People just over the threshold will be penalized, the same as pensioners who lost their fuel allowance.
people like myself are already finding it difficult to pay what we have to contribute now, if this plan goes ahead and i have to pay more this will put me in arrears
People on low incomes are struggling enough already, these proposals will make life even more difficult
People on low incomes will be worse off.
People unable to work due to disability should receive 100% rebate as in other boroughs
People who are ill and are unable to work, and the elderly and vulnerable need all the support they can get, as things are getting so expensive and hard to always afford
People with very low incomes or no work possibility cannot pay more.
Please aggressively police bad driving (speeding and driving in phone) and chase up monies owed for parking tickets and you can make a LOT of money back
Provided either still helps both parties and makes more affordable for all
Reason is because no matter what there is always people struggling whether they're working or not
reduced support overall
Resident will be worse off than he is now.
Resident with a low income needs support and help .
Residents who receive council tax are some of the most poorest vulnerable households and struggle with everyday cost of living. They need the extra support
Seems fair
Seems like a cash grab from the poorest. If you need to raise money, take it from people that can afford to pay, not the most vulnerable.
Sounds fair
Stay within the means provided
Surely the whole point of raising money outside of Council Tax is to be able to use that money for this sort of financial protection for more vulnerable residents
Taking available resources would greatly diminish funding to groups depending on funding.
The concept of a "self funding Council Tax Support Scheme" does not make sense. The Council Tax Support Scheme clearly costs the Council, but making huge cuts to the support provided to residents who are already struggling to make ends meet will cost the Council more in the long run. Poverty profoundly affects residents' life chances and is strongly linked to poor health and education outcomes. Non Council Tax resources should not be excluded from the definition of available resources. p
The council has already run down reserves and cut services and staff levels to a level that local services are almost non-existent. Yet continue to pay consultants and architects and employ highly paid staff. And of course councillors pay themselves inflation proof pay rises
The council is looking towards reducing the amount of support it gives its residents
The council must get enough money in to help people without having to get it from others
The council needs to try and save money and not use additional income from non-council tax sources.
The Council should be more flexible and willing to use other funds (like grants or service fees) to offer a more generous scheme. This could help provide more support to residents who are struggling to pay Council Tax, even if it means dipping into additional resources. It should prioritise additional support for residents, even if it stretches the Council's budget.
The council should not increase council tax, additional income from non-council tax source can be used to provide more generous scheme to meet the funding gap.
The Council Tax Support scheme is less generous, which means that those currently receiving support may no longer be eligible and some of those that continue to receive support may receive less and have to pay more towards their council tax.

The council view is more professional than my personal point of view however consideration to certain group must be untouchable especially those families who have disabled and special need home based residents the hardship and the challenges they are facing is already huge.
The implications of “non council tax funded” are far too tenuous and open to misuse by the council. The “ usual suspects “ as sources of this funding, parking charges , introductions of means of potentially fining road users etc.Residents who pay full Council Taxes are expected to live within their means. The council and those in receipt of support must expect to do the same.
The most vulnerable people will be hit the hardest. It is hardly a socialist view to reduce support to those most needing it.
The proposals seem reasonable.
The proposed new scheme will continue to provide support to those it considers are most financially vulnerable.
The proposed scheme introduces unmanageable additional costs to those people who are already struggling and will soon be paying 50% more for bus fares. Why is a Labour Council targeting the poorest members of the community?
The question is based in favour of the scheme and not worded with a choice as to appose against it.
The reduction in council tax at the moment that our household receives is so minor that an increase in council tax would be more impactful.
The scheme already helps but still makes it hard on parents with children under 2 currently unable to work due to having to take care of Children. It doesn't help that universal credit mostly only covers rent and left salvaging all month just to be able to pay for council tax
The scheme gonna hit hard people on low income amd single parents
There is a case for those with the broadest shoulders to bear most of the weight. Increasing Council tax would do that. That would mean a referendum on any out of scope increase but this would be a fairer approach
There is a lack of resources to begin with.
They are right
Things should remain as is
This cannot happen because of the cost of living crisis and removal of the Winter fuel payments. Central government should finance the shortfall
This is a lifeline to people who are struggling with increased CO, given that savings on road schemes and other non essential items could be reduced.
This is going to affect the poorest residents of the borough the most. There is still a cost of living crisis.
This proposal is a danger to the health of working age residents who are not limited to the work they can do. Your proposal forces these people into an healthy situation of having to work longer hours.
This question is far too loaded and I feel it is trying to direct me in a way I disagree with.
This should be about people's needs.
those currently receiving support will have less support and have to pay more towards their council tax.
those currently receiving support will have less support and have to pay more towards their council tax.
UK born ex prisoner's don't get any training or employment through the job centre. Reducing the council tax support merely means digging further into universal credit which is essential funds to begin with. Not all members of community have various streams of income and opportunities to improve their positions.
Unless there are exceptional circumstances to cause other resources being utilised.
Vulnerable people should be look after

waltham forest council is very dishonest and prey on the low income and vulnerable groups
We should all live within our means where possible and so should local councils
We would all love to provide maximum support for those whose income is insufficient but the Council has so many priority services to run that money needs to be allocated within an overview of all demands, not just council tax. I do not receive relief but still think that I am getting a lot for my monthly payments.
Will support those who need it most....this needs to be set against any disincentive to work
With council budgets as stretched as they are, it is sadly the case that some cuts will have to be made. By taking funds from additional income, everyone across the borough will be affected. It is a difficult choice to make but from this consultation it appears that the council are trying to minimise the impact on low income households while still keeping across the board services working for all residents of the borough.
With inflation people already struggling with almost everything. The electricity price, food price everything has gone up while the pay is still the same and top of that if we have to pay now council tax what we going to be left with?
With the Council's proposal to fund the new Council Tax Support (CTS) scheme strictly within its available resources could be that it may place an undue financial burden on lower-income residents who rely on this support. By restricting funding to available Council Tax revenues without using additional income from other sources, the Council risks underfunding the CTS scheme, which might mean fewer benefits or stricter eligibility requirements. This could worsen financial hardship for vulnerable groups, particularly in times of economic stress when more residents might need assistance. Using other revenue sources, such as business rates or government grants, could allow the Council to provide a more generous CTS scheme without affecting Council Tax revenue, ultimately supporting greater financial equity and stability for residents in need.
Without knowing what alternative savings measures are possible, this question is difficult to answer directly, but the CTS seems an odd place to go looking for savings as CTS directly supports those in the greatest financial difficulty - particularly those, who you have oddly classified as the least financially vulnerable, those living on basic Universal Credit. These people can barely survive, will need discretionary council tax payments, are often people with the least skills to apply so the burden will fall on support agencies to complete these applications and court cases for those who can't access these services- the stress of this on individual lives will be enormous and, while the figures aren't here to evaluate, it seems plausible the system will be more expensive than the one it replaces.
You currently killing people with everything you doing I hop you lose the next election
You have informed residence that you have additional reserves available to you, but for some reason, you do not want to use it when you're clearly in need. So this is the time where you should be accessing those reserves to keep going. Making people feel safe that you are using the money you have collected from us in a wise way, and not just collecting money for the sake of collecting money.
You proposed 2 criteria, which is not right as there are other that cannot afford full council tax, like carers for example.
Your making it harder

<p>Q2. To what extent do you agree or disagree with the Council's proposal that working-age residents would be eligible for support of up to a maximum of 85 per cent (depending on income, household composition and level of capital), provided they fall within one of the groups considered by the Council to be most financially vulnerable? Why have you answered in this way?</p>
85 per cent support is very helpful to financially vulnerable
85% and the most vulnerable to pay even less.can this be sustained yearly?
85% is a high amount
85% seems high but I would keep an open mind
A good support plan, especially for low-income families who have just given birth and cannot work due to health reasons.
A household with one disabled parter and only one partner working should be exempt from any change.
A lot of people find it difficult to find a job that pays well in the first place.
A single person or a couple without kids can be facing as much financial difficulty as a household with a child under 5. The groups provided are flawed.
A The Council's proposal to cap Council Tax Support (CTS) at 85% for working-age residents, even those deemed most financially vulnerable, is that it may still leave these residents struggling to meet their full Council Tax obligations. For individuals and families facing significant financial challenges, covering the remaining 15% of Council Tax could be difficult, especially when they are already managing other essential costs like food, rent, and utilities. If the aim is to support the most financially vulnerable, a higher support threshold—or even a 100% support option—would align more closely with that goal by ensuring these households are fully relieved from Council Tax burdens. This could prevent the risk of arrears and related penalties, which can further strain limited finances and lead to a cycle of debt. In turn, a more comprehensive support scheme might foster greater financial stability and reduce administrative costs associated with collecting overdue payments from low-income households.
Again people are struggling to make ends meet. Every penny they have goes on bills or taxes. This is unfair
Again, this is a lifeline to many and just looking at income as opposed to income vs expenditure in a household could put many in the breadline.
Aggressively police fly tipping and dog poo on the street and make money by fining people and then actually following it up so you get the money instead of letting people get away with it
ALL residents should be eligible for support of up to 85%
All residents who have a low income should receive maximum financial support from the council.
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propsed banding scheme is on a low income.
Although, the scheme, meaning the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means, however, people may fall behind to meet up with need to pay of council bills on monthly basis and may put. vulnerable people further into debt that far beyond their control because the new council tax support new schemes means receiving less.
As explained in Q1. The new scheme cuts the working age resident support from 85% to 57%. Again for a single person with all other household expenses this is not a viable solution. Any more changes will push me to the brink of suicide I really have no extra money and when in jobs the employers do not increase wages so this does not help with the growing bill costs. Even TFL are intending to increase bus fare, each increase makes a huge difference to a single person.
As i am unable to work and think things should stay the same

As the new schemes does not support enough vulnerable families and is very limited to support them due to it limits
At this stage poverty is in all ages groups.
Banding increases cost to the most finical v vulnerable in the first place. This is why Housing is already in such a bad place because of all this banding problems. why would you be introducing such a draconian measure on the most vulnerable again?
Because council tax would be very expensive without the support of the discount and many household will fall into hardship.
Because I am already struggling and trying to lower my out-goings. The utilities (gas & electric bills) are already amounting to figures that means I never use my heating.
Because it is making it harder to survive for single women.
Because I think that percentage is fair enough
Because life is so hard. The national wage doesn't even cover the basics
Because the poor are still suffering and many people who don't have access to particular benefits have been treated unfairly by the benefits system.
Because this way it's fair and the support can be distributed to those who have been hit the hardest by the cost of living crisis
because you are a help to families who are in need
Bigger man never listens to small people.
Bills are already on an all time high & this is beneficial to those that have no one else financially supporting them. Especially single parents with young kids
By prioritising those who are most financially vulnerable, the scheme ensures that limited resources are allocated to households that are in the greatest need as it addresses issues of poverty and inequality within the community.
Cos it's to expensive to survive on benefits
Council tax support upto 85% shall be increased to 100% as sever disabled people can not manage to pay the council tax as the living cost and disabilities cost are very high
Cut the highest rates of pay for council management who are failing at their jobs to fund supporting this scheme
doesnt take into consideration carer's who are unable to work due to looking after their children with disabilities
eligible working-age residents can get up to and not vulnerable get this and eligible get that. waltham forest can not be trust to run any scheme like that where you are means test on vulnerability.
Everyone should get the support they need as standard life us getting higher
Everyone should pay at least 20%
Ex prisoner's cannot even get forklift training let alone employment. On one hand people complain about unemployment on the other there's absolutely nothing on offer. No wonder the prison's are full to the brim...57% council tax support is far too low for any unemployed person especially those living alone.
fairer for everyone
Fairer. Cost effective
Fairest way
Family this time are struggling a lot
Feel like it's helping the OAPs to live without worry
For those facing extreme financial challenges, even 15% of Council Tax can be a significant burden. Some may argue that the Council should offer up to 100% support to the most financially vulnerable, helping them fully avoid a potentially unmanageable cost. 2. Cost-of-Living Pressures: With rising costs of living, many residents may find it difficult to meet even a reduced Council Tax bill. A higher cap could provide greater relief, ensuring that essential expenses like rent, food, and utilities remain affordable. 3. Risk of Inequity: The eligibility

criteria—based on income, household composition, and capital—might unintentionally exclude some residents facing hardship but who don't strictly meet the criteria. This could lead to disparities in support and leave some struggling households without sufficient help.
Give the most discount to people on low income
Groups are not broad enough & will leave many people across the borough in financial distress and difficulties
Help should only be given to those that need it. If someone can afford to pay they should
Help targeted where most needed
How would you be able to know who fall into one of the groups mentioned.
I can appreciate the percentages cause it would be lower
I agree that the Council should provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means and also ensuring that those within "financially vulnerable groups" are not detrimentally affected by the proposed scheme.
I agree with the proposal
I am a single mum of 4 children working full-time but GOD knows how much I am dying, I am struggling at all level. This support may help me so I agree with.
I am deeply proud that Waltham Forest helps those in the most need. It is understandable given then current economic climate that those boundaries/definitions need to be adjusted in order to support other service levels which the community and likely beneficiaries of the discounts are so desperately in need of
I am not sure
I am vulnerable
I believe the Council should maintain the maximum level of support at 85% and not create a narrow definition of those eligible to receive it. All residents whose income is below certain amounts such as basic Universal Credit levels should be eligible to be assessed for the 85% help
I belong to a financially vulnerable group so it is in my interest to keep the 85% rules as they are now
I can't think of an alternative.
I disagree with the Council's definition of financially vulnerable. I support all residents on low incomes being eligible for up to 85% maximum depending on their income and household circumstances.
I do agree the government and councils have responsibility to safe guide and look after people who are in low income and households with children.
I do not want to get it changed
I do not believe that those 2 groups represent the most vulnerable households. As always carers are ignored. Who are incapable of work due to their full time caring duties. What are the financial consequences to the council if carers return to work & social services have to cover the cost of care.
I do not live with a partner. But I live with my adult son who I care for full time,he is incapable of working. This will probably not be taken into account.
I do not think the proposed approach is the best way (see previous answer)
I fall into one of these categories and receive no help towards my Council Tax which means I have further had to cut into my savings in order to help pay my Council Tax charge.
I generally agree that there should be council tax support for more vulnerable residents. I don't know enough to strongly agree as I don't fully understand the figures behind reducing or increasing the amount of council tax.
I had need in the past and was able to demonstrate I was facing hardship. However, the Inconsistency in how it is calculated and the time it takes to show up in your record/council tax bill. I found confusing and led me to end up in arrears, bailiffs letter & bill x 2 I'm paying off in one financial year. Struggling throughout the year.

I have to put money away for my long-term future. This will mean that the money that I need for a *rainy day.* will be penalised.
i just think its best way forward.
I should agree with the Council's proposal that working-age residents would be eligible for support of up to a maximum of 85 percent .
I support the retention of maximum level of support of 85% for everyone eligible
I support the retention of the maximum level of support at 85% and disagree with the narrowing of the definition of those who will be eligible to receive it. All residents in financial need should be eligible for consideration for the maximum level of support
I support the retention of the maximum level of support at 85% and disagree with the narrowing of the definition of those who will be eligible to receive it. All residents in financial need should be eligible for consideration for the maximum level of support
I support the retention of the maximum level of support at 85%. I do not agree with the narrowing of the definition of those who will be eligible to receive it. All residents in financial need should be eligible for consideration for the maximum level of support.
I think a 75-80% discount is very generous; those in need of more could apply to a discretionary fund.
I think anyone on a low income weather working or not should get help
I think everyone should be asses because of their status rather than income for instance if the person is claiming disability benefits i.e personal independent payment/disability living allowance it will count as their income however this amount is for their disability needs not for luxuries plus claimant who are in receipt of mean tested benefits have to show/share their bank details to get a discount which is unfair and cruel.
I think it should be exempt council tax for disabled people & those that are on enchaned disability benefits
I think it should be left as it is currently.
I think it's an overall view. It seems reasonable but there should be some flexibility for people who do not necessarily fit a strict criteria like that.
I think the maximum level of support should remain at 85% and do not think the the criteria for being entitled to the 85% should be narrowed as is being suggested in the current proposals. I think the support should simply be means tested as it is now and all residents in financial need should be eligible for the 85% support.
I think the most financially vulnerable people are those on UC who dont have limited capability for work - many of these people have disabilities that mean they cannot navigate the system to demonstrate those limitations, they will nit be able to understand the changes, will not have the financial means to absorb them and will either need expensive support to apply for discretionary payments and/or fall into arrears and expensive court action
I think the scheme should end save for the most vulnerable
I think those who can afford should pay more. Those who are vulnerable should pay less
I this it on fair to except me to make such decisions
If a resident is unemployed and has more than £10k in capital they should not be penalised for this.
If it means its most vounerable are acctntd,&protected for lawfull reason's,i.e,aut dated litterature(race/?)
If some ine stragging in his life how did he pay his additional payment ?
If the people eligible are means tested, I do not think they should have to face other restrictions, whether they are of work age or not. All ages of group deemed vulnerable and tested and meet all the council's conditions should qualify.
If they need help, why not.
If they will be getting less Council Tax Support than what they are currently getting, then I strongly disagree

If this is truly what the council proposes, then it seems fair enough. However things could turn out differently.
If you are earning wages then you should pay towards council tax. Buy not everyone earns a decent wage. So assessments still need to be made.
I'm not sure what the current percentage of assistance is but I do know that this is just the beginning and it will eventually all add up, it would seem that everything is being messed around with.
Im not working, I'm a carer eith bedridden mother. I am having long term cancer treatment as well.
Im on universal credit and i struggle to pay my council tax, i have to make the choice to not use heating so i can pay council tax plus the arreares that im repaying to the bailiffs
Im sure reading the proposal sounds its there to help but the proposal is based on income household composition and level of capital doesnt really give us an actual real understanding of who is financially vulnerable and amounts they have coming in and whats going out of their income its not clearcut
Income dependant sounds fair
Is that not to much to pay
It is too early to tell weather it will improve the Waltham Forest residents
It seems a fair support.
It should be for everyone who needs it not you telling us are wages are enuff yet they clearly ain't
It should be kept the same as it is now. This will force the poorest people in our borough into more poverty
It should be more than 85%.
It will affect me greatly
It will put a lot of people in financial difficulties at a time when cost of living is high
It's a lot of support and places a burden on all other Council tax payers
It's fair
It's not fair as not everyone falls into the vulnerability group but may still need support due to mitigating circumstances
It's not all about income bands. Other needs should be taken into account.
It's suppose to help the vulnerable even if they are helping the economy.
Its understandable to favour the vulnerable and those in need it would be useful to know the impact on other individuals to see if the cost increase is reasonable
Maybe council should find other ways to genrate money then financially abuse the residents. Which council is successfully doing that already.
More people are struggling now
My focus is on seniors as I am 81 and I don't see us listed in this survey very worrying
My head my life is all over the place can't even think straight anymore.
My reason are same as q1 answer
N/a
Not all working families reach the threshold of viable income to sustain their families
Not everyone can afford it money crisis
Not sure
Not sure A little confusing
Nothing is mentioned for the non working age as pensioners
One would always expect resources to be targeted at the most vulnerable or in need. However, the crucial part is how you determine/define "most vulnerable" and your new proposals are clearly designed to reduce the number of residents considered "most financially vulnerable" and reduce support to those outside that narrowest of definitions. So while I

definitely agree that the most financially vulnerable should be supported, I strongly DISAGREE with your new, limited definition of "most financially vulnerable". I would also strongly suggest that the wording of this question is disingenuous in that most people will agree that the "most financially vulnerable" should be eligible but a proper question would be to ask whether they agree with the tightening of that definition.
Other groups and vulnerable people are also struggling with costs and need support. For example this change this will mean more than £500 more a year for me which I cannot afford
People claiming carers allowance for someone who is not part of their household are not taken into consideration it seems? Such residents are on a lower income than those claiming incapacity for work, so should also be included in the financially vulnerable categories for the maximum amount of support
People of working age are also vulnerable with the cost of living.
people on low incomes need support.
People will suffer more poverty. Children will suffer. Life is already bad enough.
Proposal has several meanings, there is not a clear clear picture of everything
Provided its not paid twice in house hold as that might likely detire working age residents.
RBL recommends that Waltham Forest Council fully disregard all forms of military compensation as 'income' in assessments for the Council Tax Support Scheme and ensure that this is reflected within policy. This includes compensation awarded under the Armed Forces Compensation Scheme (AFCS) and all associated elements, such as Armed Forces Independence Payment (AFIP) and Guaranteed Income Payment (GIP), and Service Invaliding (SIP) and Service Attributable Pensions (SAPs); and includes all payments made under the War Pension scheme. We recommend that all the above listed forms of compensation for the Armed Forces community are included in the final policy to avoid any confusion. Compensation and payments awarded for illness and injury as a result of service in the Armed Forces should never be treated as normal income. These are people who have been directly affected by their service, or that of their spouse or parent, in such a way as to have suffered life altering injury or other such conditions.
Residents should be supported dependent on need
Same answer as previous
See above.
Seems fairer
Seems like a cash grab from the poorest. If you need to raise money, take it from people that can afford to pay, not the most vulnerable.
Should be 100% rebates for disability benefits
Single person households will be particularly effected.
Some people are so poor that can not afford to pay this tax.
Some staffs are able to work more but because of they are getting benefits when they work minimum 20 hours per week as a result they don't work more and claim benefits. This working limit has to be up to 25 hours per week.
Sometimes people on low income they struggle till the next payment they get. So I believe this will help in somehow.
Sounds like the poll tax revisited, this policy is discriminatory and wrong.
Stop trying to hurt the vulnerable
Suffering due to low income is not fair
Support income based but capital level proposed us too low 6k is not even enough for a basic funeral People need to have at least this cost discarded before being included in calculations
Support is also needed for people that don't fall within one of the two categories proposed.
That might might look fair but would be disproportionate in many cases. People who do not bother to work will have even greater disincentive to do so, because they will be out of pocket. There needs to be a charge for council services based on use and need, more people in ine house will generally use more, so they do needs to contribute.

The "defined financially vulnerable group" as stated above is not taking into account Carers who are of working age but have given up their careers and so much more to care for someone. They save the Council a lot of money and need to have some financial relief - much more than they receive now. And what about those on State Pension who are just above the threshold (by probably £10.00) and will not now be getting their heating allowance.
The "composition of household " would appear to favour recipients who have large numbers of family members living at one address?
the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means.
The council must support the most vulnerable in society and means testing others would be fairer to all council tax payers.
The council need to protect vulnerable and families in need more than any other groups
The limiting of specific groups leaves too many people at risk
The most vulnerable are often part of groups who would be unaware of the changes or unlikely to apply. Any publicity would have to be expertly targeted.
The most vulnerable need help
The most vulnerable should always be protected. There's a huge homelessness problem in London and a lack of affordable homes. I wouldn't want to see more people on the street or end up there myself.
The poorest need the greatest protection
The price is too high if you classified as only older adults or vulnerable get this others will be in debit and can't afford not to be.
The proposed new Council Tax Support scheme would introduce an income-banded scheme which, depending on a person's level of income, household composition and level of capital, provides support of up to 85% for working-age residents who fall into defined financially vulnerable groups. Households classified as being financially vulnerable for the purpose of the proposed scheme are the following (depending on level of income, household composition, and their level of capital - see next page for more details of this): The proposed new Council Tax Support scheme would introduce an income-banded scheme which, depending on a person's level of income, household composition and level of capital, provides support of up to 85% for working-age residents who fall into defined financially vulnerable groups. Households classified as being financially vulnerable for the purpose of the proposed scheme are the following (depending on level of income, household composition, and their level of capital - see next page for more details of this):
The rise in the cost of living. Increase in energy bills. Food prices. Essentials and other costs increasing rapidly.
The scheme is practicable and considers the vast majority of those who are vulnerable.
The scheme seems very generous as explained in the information above.
The vulnerable people should be protected and the banding should be more generous.
There has to be criteria
There is more than these two types of financial vulnerability
They need more help and support depend on their income .
They should be eligible for 100%
Things should remain as is
This category apply to my household.
This policy is ageist. The changes should apply to all adults - it does not make sense to highlight the burden of older adults care yet remove them from the available tax base. All adults should be contributing.
This question is so badly worded that it is almost unintelligible. How on earth is this accessible to residents? I feel that anyone on low income should not face any additional financial burden, which is what you are proposing.
This support will help with families who are struggling financially

This way would make them think that they need to find employment and I not rely on the council for support.
This would assist them to survive greatly
Those in real need should be helped if possible but im not in favour of supporting those who are making a lifestyle choice to live off the state and not contribute in any way to their own upkeep
Times are hard at the minute everyone needs help in some way shape or form
To be eligiblc for council tax help people have to be on poverty line and paying 15% now is imposdoble to live a healthy life. Further expense will hit the poorest. Caputal of 6000 is not much and woukd take year maybe decades for a person to save. A pit if money to pay for breakagrs and replacemrntbof household items is absolutely esential . The altetnative id loan sharks etc
To prevent poverty
Too much discount, other residents are paying for this with higher council tax bills.
Unfortunately it is clear that some groups will not receive the same level if support as in recent years but hopefully those worst off will still get the help needed under the proposed new scheme. It does seem that by removing the means test, that the process should be at least somewhat more streamlined.
Unfortunately, I am not able to work so I am the financial vulnerable
Unpaid carers should also be included, I get carers allowance and universal credit, care for a family member for more than 70 hours per week so am physically unable to work as there aren't enough hours in the day. Where am I supposed to find the extra money from?
Vulnerable people need support.
Vulnerable people will be adversely affected by this
We all need help, surely the working people on not high income and of course the disabled and also retired people.
We are a vulnerable household so as long as it covers non dependent children with LCWA to still be entitled to support then I agree
Whoever is eligible should get the support provided by the government/ councils
Why: I support the retention of the maximum level of support at 85% and disagree with the narrowing of the definition of those who will be eligible to receive it. All residents in financial need should be eligible for consideration for the maximum level of support
With the new scheme, most people on U C will receive less support than in the current scheme,
With the new scheme, most people on U C will receive less support than in the current scheme,
Working age need to have benefits from the new scheme depend on their incomes.
Working-age residents might not to earning enough to pay their council tax without the support.
Working-age residents should plan their finances according to their Council Tax bills. If anything the 85% is too generous. I have personally known of several individuals/families who are 'gaming' the system and unfairly claiming Council Tax Support.
You do not care about people on PIP. They should be paying less council tax it's unfair you provide no automatic support to them.

Q3. To what extent do you agree or disagree with the Council's proposal that working-age households with children aged 5 and under (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support? Why have you answered in this way?
1 child aged under 3 or 2 children under 5, would be more suitable. Having a child aged 4 or 5 in full-time school or nursery does not make you unable to work. Particularly supported by free hours & child tax credit
a lot of expense involved in childcare for under 5s
A lot of parents are single households and can't provide for under 5s as they're busy taking care of them.
Again one group of people getting the benefit whereas people with no children or children over 5 years have to suffer. If people are struggling they should do family planning to help themselves these are not vulnerable groups. What about single people over 45 years have you thought of giving them the maximum level of support?
Again the cost of living has put a major strain and most of food banks have closed down
Agree that lone parents with children aged 5 and under should be eligible, but it shouldn't be restricted to this group
Agree these households should be eligible. But it shouldn't be restricted to households with children aged 5 and under.
All of us needs support, having or not a child.
ALL residents should be eligible for support of up to 85%. Why should a person who has taken the decision not to have children have to pay more for someone who did?
All residents who have a low income should receive maximum financial support from the council.
All should be mean's tested
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propped banding scheme is on a low income.
Although I strongly agree with this, children of all ages should not be disregarded by the local authority & their families should receive help if they need it.
Anyone with small children ought to be supported if the parents/guardians are struggling financially.
Are you talking about low income families supporting young children who grow a lot and they need stuff?
As it does not support other family's that do not have children under 5 years old limits support
As long as other criteria are met
As they intitled to it
At the moment I will live or die if I can't afford to pay my bills an I will choose die.
Because children don't suddenly become easier to afford at aged 6+
Because families that have children always have no money and need this support.
Because financial burden, it means new proposals will be only if households within children under age 5 falls into the new council tax support scheme eligible criteria or has less than £6000 in saving in bank or capital or investment.
Because if They stragglng still they need support
Because it provides some support to families who are not fit to work because they have too many childcare responsibilities under the age of 5.
Because it's a vulnerable group
Because they have more responsibility
because you are a help to families who are in need
Bringing up children is hard enough
Bringing up children of these age groups is very demanding.

can depend on what other income they have coming in
Cannot understand why the age of a child has any bearing on support. Should be purely means tested and ONLY based on ability to pay
Cause I'm so fed up of life.
Child care is expensive and if a person is willing to work. They need to be supported
Child poverty is spreading and families are increasingly squeezed - protecting children needs to be a priority
Childcare costs and other factors mean working parents are often not able to work as many hours/earn to their full potential or have high childcare costs
Childless households do not get child benefit, breakfast clubs or free school meals
Children and thw vulnerable should bw priority
Children are expected to stay in school until they are 18. Children are expensive whether they are under or over 5. Why should a family with a child under 5 receive support and a family with a child over 5 not have the same level of eligibility.
Children cost a lot, bills cost a lot it will cause stress on single parents already trying to make ends meet. Council tax itself is a very expensive bill
Children get MORE expensive as they get older so why limit it to under 5s?
Children should be protected
Children should never go hungry or cold in such a rich country as ours
Children should not be put into poverty, I would argue that a child is anyone under 17, having the age at 5, may mean older children are asked to work when they should be in education.
Consider the childcare costs. It might be a challenge to pay their council tax bills without the support.
Cost of living crisis are soring specially the people with children so it should be for the children aged 16 and under not only age 5
Council Tax is something working-age residents should take into consideration during family planning. If anything the 85% is too generous. I have personally known of several individuals/families who are 'gaming' the system and unfairly claiming Council Tax Support.
Cut the highest rates of pay for council management who are failing at their jobs to fund supporting this scheme
Depends on their income they need support .
Does not apply to resident .
Elderly residents should be given priority
Everyone not just people with kids under 5 need help maybe even more because older kids eat more etc
Fair play
Families of young children should be supported with full help.
Families with school aged children ie up to 18 or in higher education up to 21 should qualify as these families experience similar pressures
Families with young children need protecting and it can be difficult to find work and affordable childcare with pre school age children.
Families with young children often face significant financial pressures because of the high costs of childcare with limited earning capacity. These families are more likely to have one parent out of work or working reduced hours to care for their child, making them vulnerable to financial hardship.
family's wirh young kids and working with low income, should be entitled for extra the support
Generally agree however if a high level of savings were made by abolishing the children aged 5 exemption, I would suggest considering it and allowing residents to only get council tax support via the existing bands.

Give the most discount to people on low income
Having children is a choice
Helping family
Household with children should be given more help ensure children and looked after and supported but i think any children under age of 15 should be beneficial of help as older children require more food
However this should not be the only group
I agree that households with children under 5 should be eligible for the maximum level of support. However, circumstances don't suddenly improve when a child reaches 5. This introduces a cliff edge for these families who might be in just as much need or even greater need with higher outgoings as children grow. Anyone in financial need should be eligible for the maximum level of support.
I agree that lone parents with children aged 5 and under should be eligible, but it shouldn't be restricted to this group
I agree that lone parents with children aged 5 and under should be eligible, but it shouldn't be restricted to this group
I agree that low-income families with children under 5 should not be penalised.
I agree those parents need help more but it would say up to the age of child 12 years would of been alot helpful.
I agree those parents need help more but it would say up to the age of child 12 years would of been alot helpful.
I assume for under-5s working parents have childcare costs.
I believe if people are young and well enough to get pregnant and have babies, then they can do some work, earn some money and pay their taxes. If they are not earning enough, they can be given a bit of discount. Not the same kind of discount given to disabled and the over 55s and so on.
I disagree with the reasoning for child under 5. All households who meet the council tax benefit criteria should receive the 85% reduction. Even if they are working age. If they qualify for council tax reduction, they are amongst the poorest and most vulnerable and would be devastated if their reduction was reduced to 57%
I don't have children but I see struggling moms try to make ends meet and they still can't , cause the are living off low income with a family
I don't have children.
I feel that if you have no children you tend to lose out on a lot of help.
I feel this will help with child poverty situations
I only tend to agree if there is 1 working adult in the home
I returned to work when my daughter was 6 months old. I'm fed up paying for people to have children and stay at home
I strongly disagree because with the high cost of living not only the individuals mentioned above should be eligible for the maximum level of support, but as everyone else faces financial hardship, therefore everyone else who are eligible for Council Tax Support should receive the maximum level of support
I support this IF it is robustly means tested. We have an enormous amount of wealthy residents and they absolutely should not be beneficiaries of a discount because of their children
I think it should be based on income alone; whether you have children or not you could be in need. There should be a formula used to work out the financial support depending on the number of adults and children in the household.
i think its the best way forward.
I think the existing scheme should continue for reasons given above
If it depends on income over the suggested financial category

If there is one person not working in the household they are not impacted by the high cost of childcare, excluding childcare the cost of a child under 5 is lower than the cost of a child over 10 as they need more food/shoes/clothes due to growth.
If things come to easy it is not valued. Parents who teach their children about the need to plan and spend carefully tend to benedit the children in the longer term, i.e when they reach working age rhemselves. People who just take whatever is free often do not value it. Just look at the people who are currently breaking in and stealing from cars - do they care that the vixtim has to pay for the damage and imcreased premiums? No they simply live off the profits of their crimes and then claim for services and benefits which are things paid for by others. Not fair at all. The crooks with apparantly no money still mage to buy and run expensive cars, designer clothes and lots of flash gold its and top of the range phones.!
If two partners are working and both bringing in income then I believe they should not receive maximum support.
If you want to have children you should only do so if you can afford their upkeep, that is how it was when i grew up and i think it is good for parental responsibility and their children
Important to help young families
in principle households with young families need to be supported - children are the county's future. However, families with children with very high incomes should not need support.
It all comes down to the household income, if a household is receiving benefits to top up their income all support should be provided
It costs more money to support children.
it does not matter how you say it but I am absolutely sure none of the 'working-age households with children aged 5 and under' would qualify to be eligible for the maximum level of support .
It hard to juggle Young ones and still having to provide an income and manage the household.
It is a person's conscious choice to have children, they should only have them if they can afford them.
It is expensive bringing up a child
It is important that young children should be protected from high bills and child poverty.
It is more difficult to find work to top up income when you have pre-school children.
It might be eligible .
It seems reasonable.
It should be children up to the age 13 years old. Due to the level of poverty and the cost of food.
It should be for everyone who needs it not you telling us are wages are enuff yet they clearly ain't
It should not be limited to kids under 5, additionally it should not be limited to having kids. In today's climate and rent levels, a single person renting can face similar levels of financial difficulty as a couple with a kid under 5.
It shouldn't be restricted to those with a child under 5 - everyone in financial need should be eligible for up to 85%
It wiii the family
It with help young family
It's not just just household with child/children under 5 and under. What about child/children over that age in the household should also be considered too.!
It's an individual's choice to have children and you should have the means to support them and not expect everyone else to pay extra or be exempt .
Its harder for parents

It's such a shame that is survey is biased towards the new scheme. Nowhere does it ask if I as a resident of Waltham forest agree or disagree with the scheme as a whole. Just general questions as if the scheme is going ahead regardless.
Low income households with children often find themselves worse off than those without children and, as this governemnt still refuses to remove the two child benefit cap, keeping these households as one that will get most help seems only right.
Many young families are drowning in debt.
Most girls round here would get/take total advantage and they all seemed to stop at the 2 child only benefit limit down our road!
My reason are same as q1 answer
New families have additional expenditure not rated to earning capacity this would help them adjust
Not everyone can pay due to low income
Not my concern.
Not sure
Not sure
Not sure
Only families with disabled kids and special needs should be allowed fir under 5 because they can not work and they need kore money for their caring duties the government is already helping with childcare the society needs responsible adults.
Parents have it the hardest as the price for healthy foods and nappies and milks are not cheap. It so expensive if they want the kids to have a healthy life style
people need support.
People on lowest incomes need help too
People with children chose to have children
People.with multiply children are already receiving lots of benefits
please wait to have a child until you can afford it financially. I can not decide whether be disable or not, a family can decide to have or not a child, if they decide to have one others should not be penalised
Prioritising working-age households with children aged 5 and under for the maximum level of Council Tax Support (CTS) is that it may overlook other groups who are equally or even more financially vulnerable but do not fit this specific criterion. For example, households with older children, disabled individuals, or those caring for elderly dependents might also face significant financial pressures, but they would not qualify for the same level of support under this age-specific criterion. By focusing eligibility for maximum support solely on households with young children, the scheme might inadvertently exclude other vulnerable groups who also need substantial assistance. A broader approach that assesses vulnerability based on a wider range of factors—such as total income, household health needs, or caregiving responsibilities—could ensure a fairer and more inclusive support system that addresses the diverse needs within the community.
Raising children and covering costs can be high.
Residents that apply to the scheme, but are not in one of the financially vulnerable groups outlined above will likely receive less support than in the current scheme, depending on their level of income, household composition and level of capital.
Same answer as previous
Same as above
Scheme should end
Seems fair
Seems fair depending on the level of income and/or capital in the household.
Seems reasonable.
Should be based on income and ability to afford, not if you have children.

Some single parents guardian are suffering out there
Some staffs are able to work more but because of they are getting benefits when they work minimum 20 hours per week as a result they don't work more and claim benefits. This working limit has to be up to 25 hours per week.
Support for the more needy must not be reduced. Thier Common monthly bills have become very high right now. In particular fuel and gas. Gas bills are sky high and are effecting the standard of living.
Support should be based on income whatever the situation having small children shouldnt automatically mean you are entitled to support with council tax
The increase in maintaining a household is becoming very challenging.
The more that is access and not availability,the wider&stronger their resaucess.'..'
Their needs are greater
There aee working people with children under 5 who are on high income
There are additional costs associated with having young childrren eg childcare or a lost income if stay at jome. Children are vulnerable to illness in cold homrs and if poor likely to be in bad cramped accommidation.
There are children aged 5
There are children/adults older than 5 that are vulnerable, who need financial support also.
There are prople with elderly, teenager with mental health and should nit be restricted to children under 5
They should be for the maximum level of support because children needs more financial support.
Think it will help families in difficult times
This group should definitely be protected with the 85% current scheme.
This implies a strong incentive to have large numbers of young children to increase opportunities for financial support.
This is one of the most vulnerable groups and deserving of support. We need to support those who are striving to work or get back into work and not produce any barriers to employbility
This seems an unfair and strange group to make eligible for the maximum discount for a variety of reasons - if you don't have the money to pay council tax you dont have it - regardless of presence or age of children - children dont magically become more affordable over the age of five. - having children is a lifestyle choice, not something other people in the borough should have to subسدise. Perhaps edicational programmes to help people decide if they are in a position to afford children might be more cost effective.
This seems reasonable because of the very high cost of childcare but must be applied fairly with regards people who are not in great need.
Those with young children are definitely financially vulnerable
Though do see reasons why for that groups due childcare etc other other house holds residents with long term health should also be considered a priority.
Times are hard at the minute especially for those with children
To help working parents be able to provide for their kids and their future.
To support children
Unlike older adults, children do not have the ability to directly receive support and need additional support at a critical time for their development and wellbeing.
Unsure
Until childcare is properly funded, we cannot escape the problem of having to look after kids under 5
We have to provide for our children after the age of 5 and a child is still a minor until 16 /18. Help should be offered to those even with teenagers the cost is more due to them hoing

through changes that the council have not taken into consideration. The daily expenses as a parent
What about children with special needs? What about 6+ kids, do their parents not need support? I get it for 5 and unders and support it but think it should be extended to at least 8-10.
What about those with small children over the age of 5?
When defenseless children are involved, families on low income should be supported
While young children bring specific financial challenges, there are other vulnerable groups—such as households with disabilities or those caring for elderly family members—that may also need similar levels of support. If the policy is too focused on one demographic, it may unintentionally leave other vulnerable groups without adequate assistance. 2. Strain on Resources: Offering maximum support to all households with children under 5 could place significant demands on the Council's budget, potentially limiting the support available to other residents who are also financially vulnerable. If resources are spread too thin, the Council may struggle to provide adequate support across all eligible groups. 3. Risk of Overgeneralization: Some households with young children may have substantial income or assets that reduce their need for support. While the Council's criteria include factors like income and capital, ensuring that only genuinely vulnerable families receive maximum support will be essential to avoid unnecessary expenditures. A balanced approach might be to grant maximum support to households with young children who meet strict income and asset limits. The Council could also consider additional flexibility for other vulnerable groups to ensure a fair distribution of support. There are families who the children with disabilities who are not able to work to have an income and they should be classed within the group of lower council Summary Agreeing with this proposal reflects an understanding of the specific challenges faced by households with young children and the long-term benefits of supporting them. Disagreeing may indicate a preference for a more evenly distributed support system that considers a broader range of vulnerable households.
Why not.
Why should not having children put you at a disadvantage
Will not be fair to the families that may have children over the age of 5
Won't leave vulnerable
Yes most vulnerable
Yes this group must be supported
Yes. I do , because people with young children , old and sick always have priorities.
You do not care about people on PIP. They should be paying less council tax it's unfair you provide no automatic support to them.
You need to fix up the local issues in the street such as speeding fly tipping dog mess and driving on phones. You will make a lot of money this way
You need to help vulnerable people that needs help
Young children and their families should be a priority
Young children need a lot of money spent on them for keeping warm, growing out of clothes etc so parents will have a big proportion of income going to them and less for other bills
Young children very vulnerable, tricky to earn extra money, long term impact.
young children and elderly are vulnerable and should be supported however yet again fails to mention disabled children or adults who are also vulnerable
Your pitting groups of extremely vulnerable people against each other - while there are circumstances where this may be unavoidable you haven't given us any reason to believe we are in those circumstances because we can't evaluate where else you have considered making cut backs - are there no savings in management salaries for example?

Q4. To what extent do you agree or disagree with the Council's proposal that working-age households where the person claiming and/or that person's partner has been assessed as being incapable of work or having a limited capability for work (depending on income, household composition and level of capital) should be one of the groups that is eligible for the maximum level of support? Why have you answered in this way?
A compelling reason to include working-age households where the claimant or their partner has been assessed as incapable of work or having a limited capability for work as eligible for the maximum level of Council Tax Support (CTS) is that these individuals typically have limited opportunities to increase their income. Unlike other working-age adults who might have the option to work additional hours or seek higher-paying employment, people with disabilities or health limitations often face fixed or constrained incomes, such as disability benefits. By providing these households with maximum Council Tax Support, the Council can help mitigate the financial strain and offer stability, particularly as these individuals often face additional expenses related to their health or disability. Supporting these households fully aligns with principles of equity and accessibility, recognizing that their limited earning potential puts them at a higher risk of financial hardship.
A person who is incapable of work might be receiving the same or equivalent amount of money as someone who is working part time on minimum wage. Why should one qualify but not the other.
Acknowledging burden on working partner this would help although i dont know if benefits compensate a household suffuciently for inability to work
Again you should take into account other household members who are incapable of working, the main applicant is their full time career
Again, households with someone deemed incapable of work are often left without much support. It is often the case the in such households the bulk of the household support comes from the working member or from outside - this being the case it is usually far below what a reasonable amount of support should be - so giving extra financial help to those households is a reasonable approach.
Again, if the applicant and/or that person's partner has been assessed as being incapable of work/having limited capability for work then they should not be penalised. Nevertheless, I believe the Council should very much help and encourage those people in this category to return to work.
Agree that this group should be eligible, but again it shouldn't be restricted to this group
Agree they should be eligible, but so should other households in financial need
Agree.
ALL residents should be eligible for support of up to 85%.
All residents who have a low income should receive maximum financial support from the council.
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propsed banding scheme is on a low income.
Almost everyone of working age can do some type of work. As a disbled person I have worked in total for 46 years (26 years of which was at time really hard because of disability). It is discriminatory to think that people who are disabled cant work. That is the old fashioned medical model of disability. Yes they may need adjustments (which are lacking in some areas including in council services), but to decide that people are incapable is both ignorant and disabling. The benefits for working age people should be there to help people be productive not as an instead of.
As a single disabled person myself and unable to work I need help with the cost of living in all areas.
As above
As above
As above. As long as other criteria are applied

As I said in my preceding questionnaire answer, as long as they are eligible for Council Tax Support, then they should receive the maximum level of support to avoid financial struggles.
As I said this people should be exempt completely from council tax
As it only is willing to support incapable to work or having a limited capability to work its does not address other people that are vulnerable.
As mentioned above, if one partner is disabled and incapable of work they should get maximum support.
As per earlier statement all adults should be able to access support regardless of age.
As they will receive more help as they need it more then others.
As they will receive more help as they need it more then others.
Based on residents circumstances, have caused resident to not be able to work. States he is already suffering any changes to the level of support would cause more suffering and difficulties
Beause if people are classed as incapabale of work or having limited work then how are thet able to pay full council tax or the amiunt that given for them to pay that is why i agree to having council tax support inplace so that people that are not working can afford to pay there bills with out falling into arrers or debt or possibly homelessness i myself i am classed as lcwra by univeral credit as i am not fit for work for ongoing health conditions i have a child 1 child who is under 5 and i also have a child who is 6 and sometimes myself i struggle to pay bills
Because if they meet the requirements then they should get support also.
Because its hard enough that things are increasing every year prices creeping up and then having to pay high price bills on low income.
Because of cash crsises need help
Because of the disability they have and also they have more needs to cater for
Because the claimant and/or their partner has been assessed as incapable of work/limited capability of work.
Because there are people who need proper help.
Because there is only one income and is the hardest thing.
Because they are financially supporting the family.
Because they are not capable of work
Because they won't have a 2 income household which will leave the stress and worry on the other
Because theyve probably have had to deal and be grudgingly judged by the dwp and its much harder for an older person to get by
because this group is the most vulnerable
Because we must protect people who are unable to work because of injury or disability.
because you are a help to families who are in need
Because, the council are there to help as much as they can those who are not in aworking age or disadvantage what ever the reason.
Benefits increasing people not to work when there partner is able to work. Non working people are getting more than working people which encourages working people to reduce their work and claim benefits.
Can't decide
Carer and habing cancer treatment cannot work
Carers should be included in this group as we are incapable of work because of our caring responsibility.
Cause at this moment I'm living in my own world.
Completely agree that a party unable to work and therefore very likely reliant on state assistance should be a top priority. Caveat to this is means testing as obviously if a partner is

earning a significant salary or there are other elements - ie insurance payments etc - that they should be precluded from receiving the discount
Cut the highest rates of pay for council management who are failing at their jobs to fund supporting this scheme
Dependent upon income,
Depending on level of income
Depending on the income of the partner some help might be needed
Depends how 'woke' they make the criteria
Disabled people are not likely to have high incomes unless they are from families with inherited monies. In which case they do not need support.
Dont understand what you are aiming for or who would be included excludef
Fairest way
Fairness
Fine as long as threshold of £6000 savings also applies.
Give the most discount to people on low income And single parents
give them support
I agree that this group should be eligible, but again it shouldn't be restricted to this group
I agree that this group should be eligible, but again it shouldn't be restricted to this group
I agree that vulnerable groups outlined above will likely receive new Council's tax support scheme if applicable. Knowing that tax reduction is available for them from the council proposal.
I agree to this as someone myself unable to work due to heath aready have so much going on with health problems and find it had to work, and with in the increase of everything already find it hard to live and increase or anything would really put a burden on everything else
I am not sure about this criteria.
I am paralysed from the neck down. I am a Seaforth spinal patient. I am unable to work. This would make a great impact negatively on my finances not to mention my mental health.
I am unsure regarding the partner aspect as surely the working person should be contributing to the household. Plus i think that claimed disabilities need a better procedure of checking to avoid fraud
I don't agree with the proposal, but if adopted this would protect those most vulnerable. The £6,000 cap is miserly (how has that been arrived at?)
I fall into this group so would be to my avantage
I have needed this support and have struggled since I had a stroke 2024. Before the stroke I had intended to keep working as long as I could, but the stroke caused me to be incapable of working and hence reliant on benefits'
I only tend to agree if there is 1 working adult in the home
I suffer from manic depression syndrome and I am often subject to psychotic episodes, I am now 60 years of age and I am affected by worsening mobility difficulties, nothing gets better.
I think it is fair
I totally agree.
I'm in my own world at the moment suicidal.
I'm incapable of working I really wished I could the money we get does not scratch the surface with bills we have to pay my heating is on nearly all the time so my gas bill is extravagant so any help we can get helps
I'm not in that persistion but that must be hard so that family would need some extra help
If a individual are incapacitated. Help is a must
If a person has a disabled partner. This should be taken into consideration
If a person in the household is incapable of working then they should get the full support

If anyone is not working or cant work shouldn't be burden with any council tax as they are dependent on income from government why take away little money they are given back to government
If the person's partner is working, the assessment should be based on total income and assets
If there are signs of incapability they should be provided maximum level of support.
If they have a partner who is not able to work
If you cannot work you cannot earn
If you can't work, you can't generate income - it must be the community's responsibility to support them to the fullest.
If you're really looking to save costs limited or non-capacity for work is a measure however different conditions have different levels of need and expenditure for instance a physical disability might require more expenditure than a person suffering from depression such as additional Heating costs or equipment or the running of electrical equipment that's going to be more expensive for that individual
Illness is NOT a choice
Im in one of the vulnerable groups and currently receive maximum council tax support. Withdrawing this or having to oay considerably more would have a deep impact on me financially and make my health levels worse as I have stage four cancer and would make my illness worse.
I'm retired with Health problems.
In line with the principle that those who simply can't work or have a limited capacity to shouldn't pay/have minimal council tax obligations.
Incapable of work people need more help and support than working group people .
Incapacitated households are already statistically more likely to be in poverty - and often have the lowest capacity to change this.
Isn't this like means testing disabled people 2x? The double means testing does not seem right. But Yes, disabled people should not pay more than 85% council tax. In some other London boroughs disabled means tested people pay 0% council tax.
It depends if the person working has the means if not they should pay half and still get help
It depends on the incapability of work and what kind of limit for work that should come into consideration.
It doesnt matter they will brake more peoples spirit with their " prove" your worthy practices
It is depending on hus incoming
It is important they get the reduction
It may help to support those that have been assessed of being incapable of work or having a limited capability for work. Although I am not agreeing or disagreeing as there are people who can work but fake it and these people should be penalised for lying and doing fraudulent assessments and these are people that are not even a part of Waltham Forest from the start they have been bought in from other countries and they play the system. I agree the genuine true people who are incapable of working should be helped and given support. However if this proposal goes ahead and i can sense people trying their best to make claims to get this benefit. However I will still stress please do not forget single parent families or single people living on their own as the 25% council tax discount helps if this amount can be increased that would be most helpfull.
It needs to also cover non dependent children like my son as I'm his full time carer he can't work and is also on LCWA and high rate PIP!
It should be for everyone who needs it not you telling us are wages are enuff yet they clearly ain't
It should not though be dependent on income. If they qualify for CT reduction, they should get the 85% reduction
It shouldn't be restricted to this group but this group should be eligible

It's difficult having disabilities, with the extra help , this could be very beneficial for their health. As getting support could be the one thing that helps them keep warm this year and not be under stress paying full tax when unable to work.
its difficult enough to survive on benefits and the maximum council tax support is a great support
It's such a shame that is survey is biased towards the new scheme. Nowhere does it ask if I as a resident of Waltham forest agree or disagree with the scheme as a whole. Just general questions as if the scheme is going ahead regardless.
Leave household income out of it, need is what matter.
Limited or no chance of being able to get work to earn money for bills, disabled people need more money spent on transport, heating, aids, supplements and non NHS treatments so less to spend on bills
Many older people have disabilitys which will continue to deterate.as they get older
Maybe council generat jobs for residents as no one wants to sit at home.
Might be on low income and need support.
Need more support and discount for Vulnerable people
No one chooses to have limited capacity to work and having a reduction in council tax is one way financial hardship can be off set
Of course vulnerable group.
Of course. If you have incapacity for work, you should have support from council.
People in Waltham Forest have such a range of resources that this needs to be assessed and monitored so that it is not open to fraud or abuse.
People unable to work due to their health issues shouldn't be left to choose their health or money to pay for council tax
People who cannot work get lots of benefits
People who is struggling to wtk are vulnerable
People with serious disabilities and incapable of work should be protected.
Please continue to help the needy. I understand that the goverment has limited funds to work with and is trying to cut down on goverment spending. but why does every time only the poor working class people have to pay. taxes are already high enough. we should not be more stretched. why doesnt the taxes on the rich increase. why doesnt the goverment go more after the rich people and recieve more tax and associated income from them.
Residents that apply to the scheme, but are not in one of the financially vulnerable groups outlined above will likely receive less support than in the current scheme, depending on their level of income, household composition and level of capital.
Same ans as before
Same as above
Scheme should end
Seems fair
Seems reasonable.
Should purely be based on ability to pay and regardles of circumstances, if household income is above a trigger level, support should NOT be available
Someone who can not work because of mental health or physical problem should be allowed help
Sort out the speeding down forest road and you could make a mint
Support should be provided to people with work disabilities. How else can they pay a high tax when it is already so difficult to make a living.
Taking into consideration that the aforementioned group would have worked and paid council tax before their circumstances changed

The above category is indeed in need of extra assistance, but what about carers who receive even less financial support and even lower income?
The cost of living crisis and if someone's not able to work they need more support
The financial support would be of help with household chores, bills etc.
The group eligible should include not just a partner who is disabled but any children living in the same house as the person paying Council Tax as eligible for a reduction in Council Tax.
The person claiming as being incapable of working/ part time jobs should be one of the group that is eligible for the maximum level of support.
The resident is saying what is capable
There is still someone working and disability benefits are generous
These are our most vulnerable residents who often have extra expenditure of special appliances and fuel bills for necessary equipment
These people have less ability to earn and therefore have less money
They are not able to financially improve their situation. But should also include, where the household consists of non working full-time carer in receipt of carers allowance and them. So a 2 person household where one is incapable of work & the other is their full-time non working carer.
They need support for their council tax because their income isn't enough to live .
They should be consider as a couple and better explanation as to why benefits for couples are decided and what is taken into account. People should not be saying in not eligible for benefits or because our income is £2/£3 over the threshold we are not eligible.
This appears an incentive to seek assessment for being "incapable " of work or having limited capacity to do so. I would agree with the council's proposal if it introduced strict limitations and controls on the thresholds for being assessed as unable to work.
This can be a multy-layerd introduction to mentalhealth&fissical health,and IT'S condition's with & within awher lives.
This depends on the assessment, and what the bar is set at that they can't work. Mental health issues are not a valid reason not to be in work, and in fact work helps many mental health issues.
This group is the defonition of wber the council should becplacing resources - in helping genuinely vulnerable people facing peoblems due to circumstances beyond their control.
This group of people needs further support as they are vulnerable
This group should certainly be eligible for the maximum level of support. However this should not be restricted to this group. It also does not seem to take into account where, for example, a person's children over 5 have additional needs and due to caring responsibilities a person is unable or has a limited capability for work. Anyone in financial need should be eligible for the maximum level of support.
This should definitely apply.
This the most vulnerable group and they should definitely receive the maximum support even full exemption.
This to much and a waste of time the council has already made their decision
Those incapable of working should be protected
those like me who are incapable of work now sue to health problems should get a little more support to help pay council tax
Times are hard at the moment and they are especially hard for people who aren't able to work
To prevent being coming homeless
Very helpful
Very unfair on the people with genuine disabilities!
Vulnerable and sick individuals should always be protected
Vulnerable people need some protection.

we can not trust the council to actually do it that is the reality of it they will only get max 57% reduction if this scheme goes ahead.
Who is most vulnerable than disabled person?!
With limited or no ability to earn a regular income, these households are heavily reliant on benefits, which may not fully cover essential living costs. Providing maximum Council Tax support alleviates an additional financial burden for these vulnerable households.
With out it people will struggle
Working age residents can use private insurance and build-up savings to cover periods where they're unable to work. If anything the 85% discount and the 'claimant or partner' criteria is too generous. For the latter the partner is able to work hence the household should be ineligible for Council Tax Support. I have personally known of several individuals/families who are 'gaming' the system and unfairly claiming Council Tax Support.
Yes because often times this is all they solely rely on until something comes along to financially stand on their feet.
Yes, but not at the expense of people with yet more limited means. See above, but you have given us no reason to believe that savings elsewhere are not possible. CTS supports the poorest in our society why are you looking here for savings in the first instance.
You need as much help possible there is people need to be sorted out

Q5. To what extent do you agree or disagree with the Council's proposal that the new Council Tax Support scheme should be banded? Why have you answered in this way?
A labour council should encourage people back to work. If you rent and have full discount on your council tax that can add up to 18 K a year, it is a massive disincentive to work
A lot of people need help
A lot of people wont be able to pay
Again unpaid carers are being forgotten about. We get benefits (universal credit and carers allowance) which include a carers premium, we are incapable of work because of our caring duties!
Again, I would support this if it were to be a more cost-effective scheme that supports the Council meeting its legal requirement to spend according to its financial means.
All people are pretty vulnerable in these times, it still seems to penalise people who are poor.
All residents who have a low income should receive maximum financial support from the council.
All vulnerable people on a low income should receive maximum council tax support. Everyone in your proposed banding scheme is on a low income.
Although the amount of Council Tax Support available is less generous, I agree The Council proposes to introduce a banded scheme for working-age residents that do not fall within one of the groups it considers most financially vulnerable.
Anybody who is in receipt of full job centre payments is financially vulnerable.
Are cost effective and needs to be
As every property is different in size, then I think the new Council Tax Support scheme should be banded.
As it is not a fear scheme as is limited to only a few people not everyone that is vulnerable.
As its less generous than in the current scheme to most residents
As its less generous than in the current scheme to most residents
At the moment it is banded according to house size and type. Seems reasonable to continue this.
Banding is a broad stroke assessment that will affect those at the edges of a band more and would not allow for a more detailed assessment of individual needs.

Banding is a more cost effective way to decide eligibility and it might be hoped that it will cover the majority of households who need the help.
Banding is unfair again you are targeting those that work hard and earn more, why should they have to pay more. Again the new scheme decreases the support from working age residents from 85% to 57%. Again not fair for those that are single. You have already put the houses under a banding system which means the amount of council tax for the year differs depending on the banding. It is unfair to look at peoples incomes and band them its personnel and the council has no right to get in the personal space of people and assess how much they should pay according to their income. Where is Data Protection here? What the council should do is give discounts to people of Waltham Forest that actually work for the Council, it would be a nice perk for them as its the employees that sometimes get abused due to the decisions the council makes. You should reward them by giving them a discount if they live and work in the borough on their council tax. Income banding is a rubbish idea! I for one would be hit hard financially here yet again, no consideration for single living residents.
Banding leaves people out who are very slightly in the wrong band
Banding people into groups is decided on my opinion unfairly who decides how much income is sufficient to be in a certain band who has x amount of capital is sufficient to say they have to pay full council tax in this current climate and do they look into family size for capital
bands take children into consideration but not elderly or the disabled
Because fewer people are now eligible.
Because i dont think it's beneficial to the ones already receiving it as nothing has changed other than increasing payment on how much they would need to contribute each week/month. If the council tax proposal was ti increase the percentage from 85% - 90% that i would strongly agree
Because it is treating people as though the cost of living crisis is over when it most certainly is not and is actually getting a lot worse.
Because its way too much for people to even pay anything after paying for basic necessities.
Because the reason for Waltham forests to discuss that
Because the levels of support that are proposed in the new banded scheme involve huge cuts in support and will leave the borough's poorest residents, who are already having to choose whether to eat or heat, with council tax bills they cannot pay.
Because the reductions in help proposed in the banded scheme will push low income residents into deeper poverty
because you are a help to families who are in need
Branded do not help at all it only help the 'new coming'. We have that with Housing and I will take my own case as an example being on the housing list for more than 6years however, coming may come now and get a house because their 'case' will be giving 'priority' and it is not fare.
Carers Allowance should not be taken as an income as Carers have given up so much to look after their loved ones and sacrifice so much. Those on State Pension too should not be penalised. The Bands are not fair at all.
Depending on level of income
Depending on the costs associated with adminstering it this way, and in the broader context of thinking CTS should be left in place. Id like to know the specifics of the affordability criterial - eg what has led you to believe a singke person with an income of £120 can afford to pay 43% of their CT bill?
Depends on the band that's being proposed which should be less that the council tax band
Dificult go assess how hard those less vulnerable are paying an increase in cost and challenges a household budget. Unhelpful to put the less vulnerable into a more vulnerable position.
Disagree that capital is included
Doesnt seem fair to people working on low wage
Each persons circumstances should be taken into consideration

Every household circumstance is unique, different. Its impossible to make a decision based on band type.
Everyone is in different situations, circumstances.
Everyone is means tested.
Everyone should be made to contribute to the general costs of services provided in the community they live in. A flat rate per person would be better than a whacking bill for smaller families. People who have bought their own home and who have lived in it for years, cannot and should not be penalised because house prices have gone up through no fault of theirs. Perhaps council tax should be reduced for people who have lived and paid their rates/council taxes in the Borough for years. They are genuine residents rather than those who move simply to make a killing on property...look at the people who have sold a property in Islington and bought in WF ensuring a huge profit, yet they still seem to benefit from not individually paying for the council services provided.
Everyone should pay according to how vulnerable he is.
Fairness needs to be given to all
fairer for everyone
Fairest way
Fairest way, giving more help to most in need and tapering off as need diminishes
Gives a fairer indication of households variations and individual situations.
However would suggest even greater payments from residents who can afford it, so potentially more bands for those earning £150k+ per household, £200k+, etc
I agree if the bands were considering all financially vulnerable groups, but carers aren't mentioned
I agree to this proposal if it is assessed on all adults.
I agree with principle
i agree with this
I am concerned too complex. Particularly if it involves complex forms.
I am more happy with current support policies.
I believe anyone receiving the support should be entitled to the same as everyone else
I believe it should stay the same
I believe this proposal may improve the Waltham Forest residents
I don't know because I still do not understand the question.
I don't agree with reducing the support using bands
I don't know how it will affect people in the circumstances.
I don't think those who are vulnerable should suffer, not at this time anyway. People who can pay more should do so
I don't understand
I really think single parents on an income should be considered. Not a fare system. I would fall into the higher band but as a single parent would financially struggle to pay this even with a 25% reduction. I pay for all my childcare, rent and household bills
I support the proposal.
I tend to disagree with the proposal to make the Council Tax Support (CTS) scheme banded because banded systems can oversimplify residents' financial situations, potentially leading to unfair outcomes. A banded approach means that households with similar but not identical incomes are treated the same, which may not account for nuances like temporary financial hardships, debt levels, or high essential expenses. It is not considering other vulnerable groups that are not able to work. Furthermore, banded schemes can create "cliff edges," where a small increase in income could lead to a large reduction in support. This can discourage people from seeking additional work or improving their financial situation if they know they may lose significant support by moving up a band. While I understand that banded

schemes can simplify administration, I believe a more flexible, individualised approach would provide fairer outcomes and better reflect the diverse financial needs of residents.
I think it's fair enough
I think the banding will be too restrictive and not take account of COL but only income which is not realistic
I thought council tax was banded anyway
I want to say better access to wider resourcess.
I'm tired of life tired of pain tired of headaches.
If anything the income banding is too generous, e.g. benefit payments should be included. I have personally known of several individuals/families who are 'gaming' the system and unfairly claiming Council Tax Support.
If people required help under the old Support system available then the chances they will still need similar help whatever replaces it.
If residents want a discount they should a assessed and put into bands, as too much fraud happens.
I'm not regarded as needing any help.
In the documents provided with the consultation, we cannot see any explanation of what forms of money would and would not be regarded for the purposes of assessing income banding. RBL recommends that Waltham Forest Council fully disregard all forms of military compensation as income in assessments for the Council Tax Support Scheme and ensure that this is reflected clearly within policy.
Is good idea
Isnt it banded now?
it allows a more flexible approach which is simple, yet allows consideration of support for wider group of applicants.
It depend of the income of the people .
It does not matter what the tenants think about it the landlord, will always get their own lives sorted out let alone the ones who are struggling to make ends meet
It doesn't matter the band's people are still suffering and struggling to pay their council tax bill on top off their other bills
It is already banded?
It is unfair to existing claimants to take away their existing level of support.
It might be a better idea to group them in order of priority.
It not only a persons income that has to be looked at by the persons expenditure who may not be able to afford more and could possibly affect many
It puts other individuals who do not fall under that criteria in jeopardy which is unfair as they may be in need but because they do not fit into a new band they are disregarded.
It really does come down to their earnings. Which could be tricky, as the more you earn the more tax comes out of their wages. So on the fence with this one.
It seems a manageable structure
It seems fair
It sub divides those in need and will not provide vital support.
It will make matters very complicated, above all council tax is far too expensive and it is not value for money.
it will not work , you will get more people on low income been evicted
It's a fairer system
Its not fair
It's not unusual based on income.
Just keep it simple and the same it works.
Just leave it alone its confusing enough. I had a NIGHTMARE

Let everyone benefit.
Life is not worth living any more.
Many are asset rich but financially it's a struggle to run and handle the structural maintenance of a home your car to maintain your independence and safety.
N/a
No mention again re seniors
Not really sure about the question
Not sure
Not sure
Not sure
Not sure about this.
not sure just think its best solution
Not sure what this would mean in practise.
Other will not be able to afford and will be much more areas the council will Not make that money came in any way, this is not helpful. People can't afford the normal council tax if they are jobless or other
People are getting taxed more, public transport costs have risen. I think more people will be plunged into poverty, with less help.
People are struggle discount and reduction can save people mental health
People on other benefits/unable to work should be eligible to the same 85% People in receipt of carers allowance are unable to do paid work but are putting in the hours caring and also saving the councils adult social fund money. They shouldn't be penalised. Where do you expect people who are on such a low income to find this extra money?
people should pay according to what they earn
Please remember to really consider each individual circumstances.
Progressive to have bandings.
Same as previously stated
Seems fair
Seems like a cash grab from the poorest. If you need to raise money, take it from people that can afford to pay, not the most vulnerable.
Should be as the proposal doesn't work
Should be means tested
should not create tiers between the poorest and struggling
Some people it'll help others it won't
Some peoples bands are higher than others but they are vulnerable
Still confused regarding the out come if people are gonna suffer it is not fair it is a bit Worrying
That makes sense to me
The amount of Council Tax Support available is less generous than in the current scheme, unless the applicant falls within one of the most financially vulnerable groups (and meets the criteria around income, household composition and level of capital)
The amount of CT is very high and it will put more people in financial difficulty for single people who are comfortable but but just above the level of the band .
The arbitrary nature of this banding is worrying
The banding identifies that some people will be worse off then they are now
The banding is too narrow and will exclude many who can not afford to pay.
The criteria for banded won't be fair, and as my previous points where you don't take into account other household members inability to work.
The proposed banded scheme would be inadequate for many in financial need

The suggested scheme is easier . However it still means existong claimants poor enough to qualify now, will under tbe proposed scheme , have to pay more. Banding income uowards would be fairer - those with the broadest shoulders paying more . The proposed scheme is putting even more pressure on the households with leazt income. The duffrence between highest council tax bill and lowest is not reflective of incomes.
The support levels in the proposed banded scheme are totally inadequate
The support levels in the proposed banded scheme are totally inadequate
The support levels in the proposed banded scheme are totally inadequate.
The support levels proposed in the banding are extremely low. Bearing in mind that many families are already facing a financial burden where their other benefits do not fully cover their rent due to the high costs of living, anyone in financial need will face the risk of debt and significant challenges in covering their living costs.
There has to be a robust framework to underpin this.
There will always be exceptions to these bands
They should receive a right support depending of their circumstances and income . Incapable working group of people need more support and discount for their council tax.
This is a matter of humanity and between the wider community consultation and commen sen se, so I will leave this for you.
This is not a fair way to assess someone. Everyone should be eligible for 85%, and that should be means tested. How are you going to assess income bands for people who's work and income varies dramatically from week to week/month to month like those on zero hours contracts? This is a recipe for disaster.
This means that the percentage of support an applicant receives will be determined by the band they fall into based on their income, household composition and level of capital. Meaning the vulnerable will be more penalised.
This seems reasonable.
This will cause hardship to some already means tested people, and they will be sort of means tested 2x and to their disadvantage
This will likely be an unweildly scheme for freelancers / people on zero hours contracts to navigate. There are certainly other areas of council expediture (all the ridiculous cultural events and festivals that you put on that are always rubbish certainly not essential) which could be cut in their entirity in order to shore up things lile suppprt with council tax.
This will make people think before asking for help.
This will mean higher bills for some who are least able to pay.
Too much focus on household composition
Unpleasant- but the cash has to come from somewhere and the banding isn't 'cliff edge'.
We pay our bills, it seems fair so should others
We're all going to have to pay anyway hopefully itll be manageable whatever's decided
With the proposal to use a banded system for the new Council Tax Support (CTS) scheme is that banding can oversimplify residents' financial situations and fail to account for small but impactful differences in income. In a banded system, slight increases in income can push a household into a higher band, resulting in a sharp reduction in support, even if the income increase is minor and insufficient to cover the additional cost. This "cliff-edge" effect can discourage people from taking on extra work or progressing in employment, as the additional earnings might be offset by a loss of support. A more graduated system, where support is adjusted incrementally rather than in fixed bands, would offer a smoother transition and better reflect households' actual financial needs, making the scheme fairer and avoiding potential disincentives to earn additional income.
Yes , it should be.
You do not care about people on PIP. They should be paying less council tax it's unfair you provide no automatic support to them.

You should only get support if you really need it not because its there. Too many people getting support or claiming benefits when they could be working.
Your decision

Q6. To what extent do you agree or disagree with the proposed income band levels? Why have you answered in this way?
£120 for the first bracket is too low. I.e ESA support is £138.20 p/w
3 bands should be sufficient and the highest band should be a lower percentage
A person on a high income is not the same as a person who is unemployed or on a low income
A slight adjustment to lower the amount for residents struggling with maintaining a household.
Agree on the understanding you will reassess this for all adults.
All of these bands are people on a low income. I think to propose that any of these people should contribute anything extra towards their council tax is disgusting.
All the income levels in the table are at poverty line . You are propping that these households pay 10% of tbeir net income as council tax . In addition they need to pay rent,mortgage,utilites ,fuel farrs ,food. Have your experts done this calculation to calculate the impact of the proposed changes
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propsed banding scheme is on a low income.
Another crazy shceme that does not deal with the need for everyone contribute. It ignores those working on the sly or engaging in criminal activities such as stealing from othwrs or drug dealing etc, while claiming benefits... they also escape paying tax and even manage to get NI credits for their state pension! - i do not know many people who get the full top level state pension even though they have worked all their lives....far too many have justnthe lower rate pension, after paying 40 years of contributions. So so unfair.
Applicants are less likely to have changes in their award following small changes in their income.
Are the thresholds reflective of the earned income of recipients today? Even band 5, the band with the least support would require an earnt annual income of 13k - 18k to be eligible. This seems exceptionally low, someone on 20-25k would struggle to pay council tax.
Aren't those with no income already the most financially vulnerable? How do they pay 55% then? And yet it may discourage working and saving for disabled people and their carers if they end up yet even worse off for their efforts than they already are.
As above
As before we are a vulnerable household we need to continue to get support!
Band jumps are too high, the vulnerable should get more support.
Bandings should be reversed as the cost of living is more for a single person than a couple
Bands seem about right
Because All other people eligible for support will receive up to either 57%, 47%, 37%, 27% or 17% off their Council Tax bill, depending on their income, household composition and level of capital with be supported.
Because everyone is earning differently.
Because I don't understand it and your confusing me that's why.
Because it is treating people as though the cost of living crisis is over when it most certainly is not and is actually getting a lot worse.
Because not sure
because you are a help to families who are in need
Between 85 and 57

But not to affect those on limited capacity to work or disability benefits
Carers allowance is the lowest of incomes, but is not mentioned!
Cause life is full of pain an headache.
council tax will increase next year, reducing low income people support is adding to the already increased new bill.
Couple with 2 children earning combined £310/wk are not going to be able to afford 83% of council tax bill. The bands are stupid - who came up with them lol!
Current income and cost of living going up all the time th banding should reflect that and be more generous not less
Cut the highest rates of pay for council management who are failing at their jobs to fund supporting this scheme
Depend of their circumstances.
Depending on level of income
Dont know
Don't understand table
Every one on a low income should get help
Every penny counts. Although lots of people are unable to work.
Everyone is paying different amounts and are in tax bands so the change could affect many people and families
Everyone should be treated the same
Fairest way
Generally accept that there should be bands with different levels. Don't know enough about financial implications of different choices however. Principle should be to have simplify the tax bands as much as possible, balancing giving tax support to those who need it and funding council services - could the 17% rate be abolished and only rates above 25% exist?
Give the most discount to people on low income And single parents
Have to find a scheme that is affordable
How can a carer on a carers allowance give half of their income to council tax, how will they live?
I agree with the income bands but some form of compassionate leeway must be available
I am not sure in the consultation how a single person currently given a discount would fare in the proposed scheme ..its motclear
I am sick and i get a decent level of benefits. but that doesnt mean i should be charged more council tax. because i have various illnesses and i use the benefits for not only paying bills and food but to spend on alternative and private health treatment. i try to save some money each month, but that does not mean i am rich. i keep those savings for private treatment and other unforeseen circumstances spending,. i am getting the 85% council tax support, please please dont reduce this. please note that fuel costs have already gone very high. everybody is paying much more every month for thier gas. this is really affecting standard of living. so we really dont need an increase in another spending such paying council tax. please be emphatic.
I do not think people with children should be given higher bands.
I do not think that you will be fair in deciding who is in the most vulnerable band as you only look at the main applicant. You do not take into account other family members and the fact the main applicant is on UC with carers element
I don't understand how you work out the amounts.
I don't believe they are affordable
I don't have a strong position on this, I hope that whatever is decided goes ahead promptly and is robustly reviewed after a year to see if it is fit for purpose or needs more tweaking.
I don't know how this will affect other people.

I don't really know what the levels should be for this
I don't understand
I don't understand.
I f a single mother with children will not be able to pay the above shown amount especially with a cost of living crisis at this present time. Single mothers are limited go to work or they are vulnarable families with either no father or the mother, where the special circumstances needs to be applied for single parenting families.
I seem to be missing from these groups.
I shouldn't think people on benefits should be considered as income
I still think this proposal is reasonable
I strongly agree
I strongly disagree because they are not broad enough and many people needing help will be left out & will lose that help.
I think it is fair
I think the bands are too high for certain areas. Some places are dangerous and poverty stricken and still hold a high band level
I think the cap of 6000 applies to a single person and a couple perhaps the cap for a couple could be slightly higher and. I'm not sure whether a single person still gets the 25% discount and that would adversely affect people living on their own and there's a lot of us.
I think the proposal is well spread
I would like to work but can't. I gave limited means to support myself
If anything the income banding is too generous, e.g. benefit payments should be included. I have personally known of several individuals/families who are 'gaming' the system and unfairly claiming Council Tax Support.
IF you mean , the bands, like Band A,B C and so on . It is not clear to me, so I leave as it is now
In the documents provided with the consultation, we cannot see any explanation of what forms of money would and would not be regarded for the purposes of assessing income banding. RBL recommends that Waltham Forest Council fully disregard all forms of military compensation as income in assessments for the Council Tax Support Scheme and ensure that this is reflected clearly within policy.
Income based is the right way to go
Incomes are too low for such high council tax
Isnt much difference.
It all depends on what they are earning.
It all seems very complicated. Will probably need a lot more staff to administer and calculate, together with hearing appeals. This will add to council costs.
It doesn't matter what I think.
It is difficult to make a judgement based on the table above (which only details "earned" income) as it does not include "benefit income", savings income or "other" income received.
It is not a fair band system especially if your single and earn more then the banded income but overall earn less so will be penalised and unable to get help
It is too complex and will deter people from applying.
It is too early to tell weather it will improve the Waltham Forest residents
It is unfair and unrealistic.
it protects the vulnerable
It seems that the residents are suffering because LBWF are not managing their budgets well
It sounds that people will be worse off let hope that won't happen sometimes change is not always a good outcome
It will cause a lot of defaults

It's like everytme the council tax seems to always go up, and each individual can't afford it.
Its based weekly so it makes sence.
Its more than the bands
It's very unfair
Just to recommend that in columns above e.g. with the Single person, surely if Band 1 is £0-£120, then Band 2 should start at £121 - £170, and Band 3 at £171-£210 and so forth, so there is no overlap.
Looking at the figures, it seems fair to me
Maximum level income seems very low
No matter how you look at it everyone is pretty much going to have to take a hit of some sort.
No mention if the single person discount of 25% will stay or will the % be increased to a higher amount. What about single people who earn more then £290 per week net? Does this mean they get no support?, they are single so have no partner support and other household bills are still also increasing so how will this new scheme impact them? Again I do not agree that a banding income system needs to be in place to justify the council and its services that again are not beneficial for everyone. Why don't you look to reduce housing and support for people with children under 5. Perhaps you can make some savings here.
Not fair
Not sure
Not sure how this changes previous year burden per band
Not sure it would be fair for all.
Not sure.
People are literally ending their lives because no matter how much they work or earn is going on bills and tax. No one can get on the property ladder anymore, parents no longer see their kids off to a new home because no one can afford anything. I believe unless someone has their own home, and savings over 10,000 they should still get support
People need all the support needed
People need to be responsible for council tax
People should pay depending on their circumstances.
People will most likely be placed in the incorrect bands based on assumptions...as opposed to their financial position. For instance, I live in a zone 5 area and my local shops charge an extra 20% for food. Therefore I lose more of my job centre funds over time by merely traveling and buying locally over time...as opposed to a someone in zone 3. There is no large supermarket in North Chingford within walking distance.
Really can't answer for these groups of people. No way of knowing how this would pan out.
Same ans
Same as above
Same reason, we all have to pay our way
See above
See above
see above, This would devastate households receiving CT
See previous answer. The bands do not offer adequate support to those already struggling with increasing rents and other living costs.
Seems fair
Seems fair
Seems fairer
Seems fairer and awards according to need rather than blanket help
Single parents who work have higher childcare demands than couples. They should have be supported more tha couples with 1 or two children. This is discrimination

Single people are discriminated against, it costs more to live alone eg heating etc, they should not be penalised
So the single parents are going to also pay. What councils has ever done to make single parents life easy ? Thats just disgusting.
Someone in my road owes you 10 thousand pounds for unpaid parking fines and you do nothing about it
still not too sure
Still to high
Stop trying making people life miserable. You blame the tories for everything but now everyone can see that you are the problem.
Support should be good for single mothers who cannot work.
The allowance given to an independent parent and couple with no dependents shouldn't be the same. The cost of childcare even after age 5 puts the independent parent at a disadvantage
The band system is too complicated.
The banding figures are too low in the current economic climate and COL faced by households
The banding is not fair and also says "earned income" but then doesn't explain what that is? Again would carers allowance be included in that? Are you going to take into account the carers premium that means the income bracket is higher for them before cut off?
The banding seems as fair as it might be possible to make it.
The cost of living is rising and rising, energy prices are far too high, this new scheme is not supportive at all but degrading.
The group of incapable people whom can't work need to have more discounts of their council tax .
The income band level is totally wrong and if necessary Central government should finance the shortfall.
The income bands are too low
The information provided seems to show it is a sensible proposal.
The is not much difference between the number of people in a unit, there is only £40 difference for a couple and a couple with 2 children. Meaning that children will be the ones to suffer, as they cost as much as an adult. So I would argue the income limit to be in a band needs raising by the same amount as an adult.
The level of Council Tax Support available will vary depending on income and household composition and is less generous than in the current scheme for those that are not in the most financially vulnerable groups.
The level of support is too low
The levels of support are completely inadequate and represent a huge and sudden increase in the amount of council tax that low income residents are expected to pay. The consequences of not paying council tax are draconian and this can send residents into a spiral of debt and despair.
The problem is the way that you select the eligibility of these beneficiaries.
The proposed income band levels is that they may not adequately reflect the cost of living in the area, leaving some households with insufficient support despite facing significant financial strain. If the income bands are set too low, households with modest incomes might not qualify for enough support, even though their income may barely cover basic expenses due to high housing, utility, or childcare costs. Setting band levels that do not consider local cost-of-living variations could lead to unfair outcomes, where households just above a band threshold miss out on essential support. A more flexible approach, potentially involving regular reviews and adjustments of band thresholds, could ensure that the scheme better aligns with real financial pressures and needs in the community.
The scheme does not go far enough to help vulnerable house holds and low income families

The scheme is flawed and will punish those who are already struggling the most with trying to pay bills.
The single person household reduction must still apply. Bands must be based on local average earnings.
The support levels in the proposed banded scheme are totally inadequate
The support levels in the proposed banded scheme are totally inadequate
The threshold for single parents should be the same for couple, if you are in a couple one parent can work and one can do childcare, if you are a single parent this is impossible. Childcare is very expensive,
The Waltham forests will do everything for the people
There is a cliff edge here £1 over the band loses 10% of the relief - it's sub optimal
These are clearly designed to reduce the level of support offered by the Council and reduce the effort required by the Council in assessing a level of support - this will offers savings to the Council by taking money directly out of the hands of its most vulnerable residents.
These proposals will make the bills unaffordable for many poor residents in Waltham Forest
They're too high for disabled people to pay
This is less helpful for those are not in the most financially vulnerable groups but are on universal credit, they wont be able to get help of 85% which will be a huge struggle.
This is less helpful for those are not in the most financially vulnerable groups but are on universal credit, they wont be able to get help of 85% which will be a huge struggle.
This is well if based on income per household.
This looks very bad for people on what are still very low incomes.
This will leave vulnerable groups previously supported vulnerable to cutting back on food and or heating creating a burden for NHS support.
Though it may work or help in the councils budgeting or proposal do feel resistant most vulnerable will suffer the most causing lots of transfers from one area to the other seeking affordable living.
Tired
To give the most support to the people who need it
To make sure on right band
To many people will be made more impoverished.
Too complex, in my opinion. How much will this cost to administer? It sounds like lots of admin.
Too generous, should only cover the most vulnerable. Not the others
Too many subdivisions which intend to reduce support.
Unfair
Unless people have 6,000 in bank have a comfortable living with no debts and high income should pay full council tax
We are talking about living people, and I am sure some people are already struggle too much as it is. Children could face high levels of poverty and in some cases it will become a choice between eating & heating. I am already having to make this choice but I am fortunate enough of not having dependent children.
What about single 2+ children?
Whatever bands you set, someone is always going to suffer
Where is the families (single parent) with children's with special needs reduction? On that band levels it is not specify that .
You always decide.

Q7. To what extent do you agree or disagree with the proposed changes to non-dependant deductions? Why have you answered in this way?
A low income and z high income earer are living two different lifestyle
Adult children are classified as non dependents. It is impossible for young people to get onto the property ladder, so more adult children live at home. London is very expensive without the added cost of increased council tax. A parent might not be earning much money and an adult child may be unable to find work. There are too many variables for the new scheme to work.
Again it will be good for those who wont work legally and pay their taxes and will not help those who do work hard. It will create further divisions between age groups and that will create social unfairness and disharmony.
Again this will lead to a significant increase in the council tax bill for many making the bill unaffordable
Again, this is making poorer people pay,
Again, this will have a detrimental affect on too many people
All residents who have a low income should receive maximum financial support from the council.
All this is about is to save the council money. The council should support people who needs their support.
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propsed banding scheme is on a low income.
Although a flat rate seems easier and more cost effective for the council, I don't know how it will affect peoples weekly bills.
Anyone who is capable of working should pay towards cost of council tax.
Are cost effective
As long as criteria are applied equally
As mentioned in previous answers, when assessing income in relation to providing Council Tax Support all forms of compensation for the Armed Forces community should be fully disregarded as income. This should also apply when assessing the income of other adults living in the property who are not the claimant.
As previously, the poorest people will be paying more. This scheme (and your presentation of it) is so complex - I'm guessing you will also need to employ more staff to enforce it.
As s single person, how will this affect me? Don't seemed convinced it will not have an impact on me.
As stated before everyone is on a different wage. Being a single parent with multiples will cause extra stress to make ends meet by adding on extra cost on bills
As with the previous question, this proposal is to make savings for the Council by taking money directly from the more vulnerable residents in Waltham Forest.
Band doesn't work
Because a non dependent works doesnt mean they earn a kings ransom
Because I am a vonerable person and I'm blind
Because I cannot comment with unforeseen circumstance
Because it is better
Because it is treating people as though the cost of living crisis is over when it most certainly is not and is actually getting a lot worse.
because you are a help to families who are in need
Cant make my mind up
Council tax shouldn't be about how many people live under one roof! If you're paying council tax for that house and get support , then that's how it should stay.
Cut the highest rates of pay for council management who are failing at their jobs to fund supporting this scheme

Deduction rates too wide apart
Depending on level of income
Difficult to decide as individual cases will differ.
Does not apply to resident, resident is not in the position to speak on this
Doesn't affect me.
Don't use understand question
dont fully understand this question
Don't know
Don't know.
Everyone has to contribute something within their means which is fair and not a massive jump if you move from one tier to another
Everyone should contribute
everyone should try and contribute something towards council tax if you live in the borough
Give the most discount to people on low income
Gives young people responsibility to contribute
Have find fair and affordable solutions and this meets that
Having said i don't think the new approach is acceptable, if it is adopted this approach seems sensible.
hopefully assessed for the right one
I am a single male.
I believe if there are non dependents living in the property there must be deduction especially if the person is working. But the deductions must be fair and just
I believe it should be left as it is currently
I cannot have kids
I cannot imagine how disabled adult children who cannot work will pay their contribution to the council tax. Or should their parents rather dump them a into a care home?
I do not see why there has to be a deduction for non dependents, some have to live with us due to illness and health issues. This doesn't seem to be taken into account ever.
I do not understand anything about that
I don't believe there should be a distinction between dependent and non dependent adult. The income of all people in the house should be assessed. It leaves too much opportunity for people to cheat the system
I don't have any idea for this question.
I don't know about this.
I don't really have a problem with that.
I don't understand it
I don't have children and have no understanding of the financial challenges.
I don't have children myself so can't imagine what this proposal would mean to say a family with 3 or four disabled children.
I don't understand
I don't understand
I don't understand this.
I feel like non-adults should be counted as they are part of the household too and its alot to care for them financially.
I feel that I'm being penalised for being a retired single person with health problems.
I have some brain damage and my anxiety over missing payments or owing money is very extreme and it aggravates a neurological condition I have so all through the year I save money to pay my share of the big bills such as council tax tax in one go because I cannot cope with it weekly due to my health conditions and it just alleviates a lot of the panic and

anxiety. I feel the council have been very good the past about giving me some support in spite of mine having paid in advance because I just put it towards the next year or use it to balance my books with the increased expended expenses, but it will look as though I've paid my share Upfront, because I have prioritised that out of my very tight budget because of my health condition
I like how the deductions have been simplified. Is there room for the £8 deduction to be increased into a more meaningful £10, perhaps if council tax support at 17% was abolished?
I live alone
I really don't know
If I can't pay my bills there will be easy way out.
If non-dependent adults in a household are working, they should definitely contribute.
If persons are and strong and able to work can contributes that fair enuf
If they are healthy they should not be dependent on the state. Find a job
it all depends on the income based of the families. The rent amount are reached the highest possible and the local authorities are not paying enough the cover the housing cost at all, plus with the council tax and all along with all the housing essentials makes almost difficult to stay alive.
It assumes non dependants will contribute to household without knowing whether this is so or not. a working non dependant on a zero hour contract may not always be able to contribute to household each week.
It depends on the non dependents situation whether they are working their hours and income after they pay national insurance they may not have the means especially if they are contributing to their household ie, gas electric
It depends what relation they are and what context? Are they older children at university of training? If so, why would you deduct money away. If they are working I would agree more, but it must be demonstrated that they are working and not older children in education or training.
It is balanced - all adults need to have an expectation that local government tax is something all pay and paid work is their means of achieving this.
It is important to disincentivise the abuse of creating a large household simply to encourage the capacity for financial support.
It is not always possible for parents to ask for/accept monetary contributions from their adult children .
It is very difficult to get money off non dependants to pay this, so the tax payer suffers
it seems fair
It seems sensible
It seems unfair. Non dependents incapable of work should not attract a deduction. Does this mean there is no more Severe Mental Incapacity exemptions?
It will affect me greatly
It would depend on the none dependants income
its all confusing people on low incomes shouldn't be penalised to having to pay more, its already hard enough to make ends meet
It's reasonable that Deductions would be set at a flat rate.
It's unfair
Just help me for instance single no dependents i need to pay less much less
Just stop changing the goal posts people are struggling mentally to deal wuth the current requirements i gave up twiceb4 getting help to reapply!! Its not easy this is more nightmare
Just want to make everyone eligible should receive support. It is equitably applied in its area so no one misses out who is right for the scheme.
Keep it how it has been

Lots of non dependent are either on low wages or currently not yet in the job market decutions from the little income will be quench to them .
My son is my non dependent he is registered disabled I'm his full time carer he can't work on universal credit and LCWA and high rate PIP so support needs to cover adults like him we will be even worse off on this scheme if it doesn't he is the vulnerable person in my household!
No problem with that
Non dependant aged less than 25 years should
Non dependants are independent, if they refuse to pay the householder is basically penalised - are you going to take legal action against non- dependants?
Non dependants shouldn't be a focus when it comes to home owners paying there council tax.
Non dependent adults should contribute
Non dependent adults should not attract any reduction
non dependents can make a contribution.
Non dependents who are on PIP should be exempt ie they should not have to pay any Council Tax.
Non dependents who just maybe started working shouldnt be burden with extra outgoings should be allowed a couple of years to settle to become more financially stable a lot will be in debt when they start work give them time to get finances in order
Non-dependent non working adults are likely to be the children of the families. How would they afford to pay the council tax whilts in unemployemnt. I think this is a ridicilous proposal.
Non-dependents in disabled households often take on the additional burden of care, and as a result work less paid hours. These new rules would unfairly penalise the household twice. Additionally, by removing money from the support provided, you are punishing the disabled person who already pays much more for energy and other costs due to their disability. It seems unconscionable to target disabled people in this way. "Disabled individuals and their households have, on average, lower incomes than their non-disabled counterparts." https://lordslibrary.parliament.uk/cost-of-living-impact-of-rising-costs-on-disabled-people/#:~:text=Disabled%20individuals%20and%20their%20households,and%20mitigation%20of%20their%20disability . Additionally, the move away from 5 possible deduction price points to 2 higher price points may place additional burden on the household.
Not sure
Overcrowded properties with multiple qualifying persons would have a greater discount than someone claiming carers allowance who lived alone!
People should be deducted on their circumstances.
People who are intitled to it should stay the same
Relatively easy to understand and implement. Not overly unfair if the other protections proposed are implemented.
Residents with a non dependents who has low paid work, will end up paying more council tax, which is really unfair
Residents with a non dependents who has low paid work, will end up paying more council tax, which is unfair
Same as above
Seems a reasonable way to structure it.
Seems fair
Seems fair
Seems fair
Seems fairer
Seems like a cash grab from the poorest. If you need to raise money, take it from people that can afford to pay, not the most vulnerable.

Seems pretty fair.
Should be queried why they are not working, if you deduct more for people working there is a disincentive to work
Some people earn less even though they are working. How can it be done flat rate for all.
Still seems Confusing what way it's going to go more people will end up in hardship
Thats entirely unfair
The benefits seem generous and the changes to the scheme well thought out.
The big men always get what they want never care about the poor so let them do whatever they want where I'm now don't care live or die that's my policy thank u.
The council have to try to provide support to lower the cost of living.
The deductions do not take account of disability and low income.
The deductions seem too little; if someone is working £20 is very little.
The level of Council Tax Support available may be less for some applicants (and more for others) depending on the number of non-dependant adults in their household. - All non-dependant adults in a household will attract a deduction and be expected to make a contribution towards Council Tax in the proposed scheme.
The proposed changes to non-dependant deductions in the Council Tax Support scheme is that these changes could unfairly penalize low-income households that rely on contributions from non-dependant adults, like adult children or other family members. Non-dependant deductions assume that these individuals contribute financially to household expenses, but in reality, many non-dependants may have limited income themselves, such as students, young adults in low-wage jobs, or individuals facing their own financial challenges. If the deductions are too high or too rigid, they may reduce the household's overall support disproportionately, creating financial strain on families who rely on pooled incomes to make ends meet. A more individualized approach, which considers the actual income of non-dependants, could ensure deductions are fair and do not place an undue burden on low-income households.
The reason for my response is, what about the non dependent adult that are not working?, where will they money to pay the tax allocated to them.
The simplification to two flat rates is good. If anything the deductions should be higher, i.e. those not working should be more incentivised to find work. I have personally known of several individuals/families who are 'gaming' the system and unfairly claiming Council Tax Support, and I'm tired of subsidising them.
There are good reasons for exemptions to the non dependant deductions . Removing all the exemptions is likely to make the bills unaffordable and could have unintended consequences such as increasing homelessness. It could also result in disabled residents losing the support of their adult children who were helping them to maintain some independence at home leading to increasing vulnerability and loneliness. The rates of deductions proposed are also too high and take no account of financial circumstances.
There are good reasons for exemptions to the non dependant deductions linked to issues such as disability , carers and low income of the non dependant. The proposals remove all exemptions and replace with two high rates of deduction
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There are good reasons for exemptions to the non-dependant deductions linked to issues such as disability, carers and low income of the non-dependant. Also this scheme does not seem to consider those over the age of 18 in full-time education or training? Housing benefit

does not have reductions for under 25s on benefits or full time students. These proposals appear to remove all exemptions and replace with two high rates of deduction which are not income-based. It runs the risk of forcing people out of education due to poverty.
Think it is fair
Think it should be a higher deduction
This is a blanket coverage and one size does not fit all. If a non dependant adult is residing, working but also looking after or assisting another household member, the financial hardship brought by this change may have ramifications
This is a more cost-effective scheme meaning the Council can provide a scheme that is self-funding and supports the Council meeting its legal requirement to spend according to its financial means.
This is just silly? Where does a non working adult find £32 a month to pay council tax? What if they're not in recipient of any benefits?
This makes sense
This seems fair
This seems like the most level approach
This will affect households with low incomes
This will be counter productive because non dependents will leave work if they have to pay to much towards the CT.
This will still punish those least able to pay
Times are hard at the moment so any deductions would help
Too complicated. Make it simpler especially for disabled residents
Too fine a margin to decide.
Unfair on low income families and households that are vulnerable
Unsure
Vulnerable people will suffer negatively
With the cost of living this will help alot of households
Working non dependent adults should contribute
Yes anybody living on a property and i working should contribute . I did not think they wete exempt in the current scheme.
You should be ashamed of yourself you lying hypocrites . Pathetic how you trying make people struggle with all cost of living going .

Q8. Overall, to what extent do you agree or disagree with the Council's proposed new Council Tax Support scheme? Why have you answered in this way?
100% agree
85% to 57% is too much of a big difference
A change is needed but the proposal is too complex
Adults are finding it difficult to support their living house hold some are vulnerable with disabilities or have children that have disabilities. We are still in a cost of loving crisis people are struggling to pay their bills, buy food, pay for gas and electric especially the rent
Again you need to include unpaid carers in the financially vulnerable. We are unable to work because of our caring responsibilities not because we can't be bothered!
Agree savings have to be made to fund council services.
All residents who have a low income should receive maximum financial support from the council.
All vulnerable people on a low income should receive maximum council tax support. Everyone in your propsed banding scheme is on a low income.

Already people do struggle on benefits. This is all about making poor people even poorer. In my own circumstances I can see that I will really struggle with these changes'
As a local community leader, I have already referred more people to food banks this winter than any other year. The cost of living crisis is not over. The council should continue to protect its poorest residents who are already unable to pay for essentials. This scheme risks driving poorer residents into debt and will not support anyone to get into a situation where they will, in future, be able to pay their council tax bills.
As above
As I said some one like me as a single mother who needs to be a fathering and mothering for the vulnerable child, it is almost impossible to deal with the cost of living crisis. You should definitely focus on housing cost at a first instance in order to make people to manage pay for all other essentials
As previously, you are making very poor people poorer. Why can't you find a way of charging middle class residents more?
Because based on the councils knee jerk approach rather than looking at all the factors it will not be fair
because i agree with some parts not all
Because I am in it
Because I don't believe this plan is for the good of the residents of the borough in the long run.
Because it can be difficult for the council to decide what best to do for both the council those who are eligible for Council Tax Support
Because it is ageist.
Because this council is not fit for purpose
because we need help but banded help does not help eg: Housing bidding
because you are a help to families who are in need
Can only make a judgement from my own circumstances.
Change is key but not always comfortable.
Cost of living is on high and council tax is very high too
Cost of living is still affecting families, especially those in low income household. Food and energy bills has not reduced it is only increasing.
Currently ConsilTax supports
Depending on level of income
Disagree with the dependent deduction proposal
Dont trust the council with any proposals offered as the current is broke what gives reassurance that the new be better. Just a pay and no service revenue again.
Everyone has too contribute.
Fairest way
Have find fair and affordable solutions and this meets that
I am concerned I may be liable for a bill I cannot afford.
I am concerned that services will be reduced if changes aren't made to overall benefit payments
I am in support
I believe that these proposals will negatively impact the poorest households in the borough.
I do not agree with the new Council Tax Support scheme because it is treating people as though the cost of living crisis is over when it most certainly is not and is actually getting a lot worse.
I don't believe enough thought of COL or circumstances have gone into this. Whilst there are savings to be made, there are many projects and financial decisions made for the benefit of

the minority that do not benefit the majority. These schemes should be looked at rather than council tax which can benefit all those on low and medium incomes
I dont think financial vulnerabilities stop after a child is 5, i think anyone with children and low income are vulnerbale.
I feel its a more reasonable system
I feel people are already in great financial distress, doing this will make a lot more people vulnerable and possibly cause them to leave their job entirely.
I feel that my personal situation is being ignored.
I have lived in Walthamstow all my life (more than 40 years) and I know of numerous individuals/families who take Council Tax Support for granted and game the system. It is unfair that I am subsidising those residents.
I like the idea maybe looking at thresholds
I personally do not see the benefits of this proposed scheme,as a Council if a family member or an individual meets the criteria for a discount for their Council tax and /or housing benefit why is the support taking away,right in the middle of the financial year when they circumstances hasn't changed. But they are being forced onto universal credit
I still prefer the current tax system
I tend to agree with Council proposed new Council Tax support scheme ease going out of funds.
I think a new system is needed, this is as good as any as a starting point pilot, to be reviewed in due course.
I think it is fair
I think it is quite reasonable.
I think it sounds too complex to administer.
I think Labour are becoming a sham. I would never vote for them again.
I think that the council needs to consider each individual circumstances, please.
I think there are other approaches
I think you get my point by now
I think you should look elsewhere for cuts. If you have looked at salaries, particularly management salaries, you need to explain it. As is, it reads as our only idea is to go for a scheme that supports the most financially vulnerable in society. I struggle with this in terms of values (mine and those you claim to hold) but also practically it seems like a financial bomb in terms of administration costs of the scheme itself and the debt and court issues that will result.
I this time of austerity with no affordable housing to speak of and with the prices of everything rocketing, this proposal means pushing many more people further into poverty.
I understand that changes are needed and your plan seems reasonable
I understand that we need radical change to drive a new Kath forward. The status quo is unsustainable
I'm tired
If it is a project that defends and supports families with low income support, I will participate.
if it is not a fair scheme. you can not rely on council to make honest assessment about peoples disabilities
If it saves money
If the scheme can help more households to not get in debt its better
If the scheme doesn't affect mostly in need families it would be beneficial
Impact on too many people already struggling
It appears that a new way to run the scheme is needed in order for the council to be able to meet its obligations across all residents of the borough.
It continues the denial of neccessary support..since 2010.

It is too generous
It is wrong for the council to place an unaffordable burden on the borough's poorest residents by enacting these proposed cuts to the council tax reduction scheme
It requires too much reading an analysis for a simple questionnaire.
it seems fair
It seems like it'll help a lot of people
It seems to have considered options and I prefer to offer reduced support than none at all.
It should be a good start to help and support those who have low income .
It should be for everyone who needs it not you telling us are wages are enuff yet they clearly ain't
It will help people a lot and less mental health tenants
It will make the poor, poorer. If you are on benefits with no earned income.
It won't be a fair system
It's an idea only for now, have to see if it works.
It's being means tested
It's got to be affordable and focus on those most in need
It's the same for me
Its been explained but still not sure what I'll have to pay
Its overall more disadvantage to those who need it, as those on low wages and those who are receiving less benefits even if they are on low paid income work. They wont get the 85% support of C T
Its overall more disadvantage to those who need it, as those on low wages and those who are receiving less benefits even if they are on low paid income work. They wont get the 85% support of C T
It's rubbish. The old system was better
It's still only a proposal for now and as I said before a change is coming.
just think its best option
Keep it the same. We do not need more changes given the current economy.
Low income families will be hit hardest
Lower the salaries for higher management of council employees.
Many people are struggling to pay for basic essentials already. This propasal to reduce entitlement to CTS will be detrimental for many of those affected. The council should be supporting resident and not be propsing measures that will contribute further to unaffordable bills and debt.
Money should be coming from greater central government grants and the whole council tax property banding needs to be reassessed on a national level
Most inhumane thing this council doing .
My opinion would change should those on carers allowance be considered
Need to review in line with current inflation and proposed energy rises.
Needs reform if the council can't pay for current services. The current seems far too generous.
Not clear about change in Cost for individuals is affordable
Not fair to those who are really vulnerable.
Not sure
Not sure regarding things are not helping people or putting them in more dept
Old scheme was already a strech now become more difficult and financial burden on less income
People are gonna be poorer

People are struggling as it is and that is why they have asked for support. The new scheme is just a way of saving money at the expense of residents in need. This will effect people negatively.
People need support because of the current economy situation
People wouldn't apply for council tax if they didn't need it dont agree of not helping people as much in your new proposal not after the budget
Please dont reduce council tax support. Food prices and Gas prices have already gone up so much recently. Peoples standard of living is much lower. Council tax support was a big help. Please dont reduce this and make the already troubled people have to pay more council tax.
protects the most vulnerable
Questions have different meanings , feels questions are designed to trick residents to speak on things they don't know.
Realistically i feel my opinion makes no difference to what the council ultimately decide to do .They tend to make their own rules irrelevant of what the residents want.
Same as above
See all my answers in the above sections, this should tell you why I strongly disagree.
See my previous answers.
See previous answers.
See previous responses.
Seems fair
Seems fair
Seems fairer to claimant whilst helping the council not have to rely on non- council tax support sources to help pay claimants in the current format.
Seems like a cash grab from the poorest. If you need to raise money, take it from people that can afford to pay, not the most vulnerable.
Seems the best option under tge circumstances
Seems to be a fair way to save money for other services while helping those most in need
Should stay the same for people intitled to it
Some points seem fair.
Suggesting to add my council tax to my rent
The changes to the scheme appear well thought out and sensible.
The cost of living crisis is still very much with us and levels of poverty are increasing. The council should continue to give priority to supporting its poorest residents and not drive them into further debt and despair with added summons charges and bailiff's fees
The council has to balance the budget - this seems like a fair way of doing so.
The council is just looking to decrease the support to vulnerable people,not helping them,we vote for labour and now starting playing with concil tax ,make more saving in the back of most vulnerable people.
The council should continue to protect its poorest residents who are already unable to pay for essentials in the cost of living crisis and not drive them into a spiral of debt with added summons and bailiffs fees due to unaffordable bills
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The council should continue to protect its poorest residents who are already unable to pay for essentials in the cost of living crisis and not drive them into a spiral of debt with added summons and bailiff's fees due to unaffordable bills.
The Council's proposed new Council Tax Support (CTS) scheme is that it may not fully address the needs of the most financially vulnerable residents. If the scheme includes limitations like income bands, capped support, or broad deductions (such as non-dependant deductions), it risks creating gaps in support for those facing genuine hardship. In times of

economic uncertainty, many households may struggle with increased living costs and reduced income. A restrictive CTS scheme that doesn't allow flexibility or adequately consider individual circumstances could lead to increased arrears, financial stress, and the risk of debt cycles among low-income residents. An alternative approach that provides more tailored, needs-based support would likely be more effective in meeting the diverse needs of residents and ensuring financial stability within the community.
The help available the better as people are struggling and unhappy so crime is high.
The level of Council Tax Support available may be less for some applicants (and more for others) depending on the number of non-dependant adults in their household. - All non-dependant adults in a household will attract a deduction and be expected to make a contribution towards Council Tax in the proposed scheme.
The level of support to those in most need is too low and would mean additional hardship
The proposals are designed to save 10% of the existing cost to the Council by removing support from the most vulnerable in the borough. Try raising more income from the wealthier sections of our community.
The proposed new scheme is wrong to introduce because of the current cost of living crisis and the withdrawal of the Winter fuel allowance.
The residents need help to have bills to stay in credit not debt.
There has to be something
These things are usually out of peoples control
Think it will put a lot of financial pressure on residents and individuals that have already this given support. They will then be in more financial distress because they will not be able to provide across the board for their other finances and it is unfair.
This is going to cause even more financial hardship to the most vulnerable in our borough. There are more people that should be included in the financially vulnerable category, for example carers.
This is the wrong step to take. Give all qualifying for council tax the full 85% reduction. They need this help to survive. They are poor thats why they qualify for the reduction
This new scheme is nothing but a supportive, logical scheme.
This proposal for a new scheme is going to result in misery for thousands of LBWF residents who would be massively worse off because of the reduction in their council tax support under these proposals. It punishes those at the very bottom of the financial spectrum, those who are least financially resilient. Council Tax arrears are already the biggest cause of court cases in the borough, this will increase those arrears, increase the court cases, and increase the extra fees that the poorest in our borough have to pay. This is a scheme that even the most rabid of Conservative councils would blanch at, so to see it be suggested by a Labour controlled council is despicable.
This scheme puts a further burden on those already living on poverty. The council has wasted millions eg PR consultants, external reports engagement busonrsses ,paiting telephone boxrs,councillorsx paying themselves.
This system will be unfair to a lot of working class people
Times are hard at the moment and any help that can be given is very much needed
To be honest I don't know which is which for that reason I leave that for the expertise.
To many people struggling
Too much focus on on dependants and too much jump between bands.
Unfair
Unfairness in vulnerable groups defined, don't think it should be limited to kids under 5 and changes in non-dependent deductions
Unsure
Very unfair scheme and not considering vulnerable households and low income families
Waiting for the outcome.

Wats the point in withdraing access available for it yo be self susstaining and viable.
We need to know a ball park figure for a monthly payment
Will make things harder for some people. Harder for council to collect Council tax money
With this level of information i hope people would think before applying for benefit.
Without an example of overall total household bills and how much it will affect people its difficult to say.
Worried we will have to pay even more than we already do if non dependents with disabilities isn't considered for eligibility for the scheme!
You are likely see more disruption from the residents as to how you are actually managing our services
You do not care about people on PIP. They should be paying less council tax it's unfair you provide no automatic support to them.

Q9. Are there alternatives to the proposed Council Tax Support scheme that you would like the Council to consider? Please write in comments below:
1. Reduce the 85% discount. 2. Encourage those who can afford to, to pay early, get interest on that money
100% clear simple terms transparency on what Council Tax is used for and why it should even be charged in the first place. Because the roads around my house are a patch work quilt of holes. Graffiti I have complained about that is disturbing and wrong hasn't been removed. The list goes on.
A combination of the existing and proposed schemes
A fair chance to all.
all those on low earnings and no savings with kids should automarically get 85% discount and those who cant work due to bad health im comcerned should pay a little less than the 85%
Alternatives. * Increase the % amount for the single person council tax discount from 25% to a higher discount please. * Please keep the support for people who are on jobseekers or universal credit or university students (think about supporting them also). * Please look at actually helping Waltham Forest residents that are above 45years old and whom have lived in the borough since birth. * Help those that work for the council, give them a reduction in their council tax, set this as a perk. * Support Elderly with council tax whom are ill, on benefits or living on their own i.e no children living with them they need to fend for themselves. * Please house the homeless, you are supporting more outsiders coming in from other countries rather then looking at the internal borough support. * Some services can be reduced or better managed to save money. * Please get rid of resident permit parking for single people, and give them visitor parking permits free so that they do not feel isolated and someone can visit them. * Extra trees being planted outside houses, please get rid of them they block the light again not good for people with isolation issues they feel enclosed due to the shadowing trees that cause mess and are not even cut and are so low people that are partially sighted get hurt and the dog mess around smells. Residents had not been asked if they wanted a tree outside their house which is unfair.
Analyse why people are not working, stay-at-home parents should not be rewarded at the expense of those that go to work. It is unacceptable that working parents fund this lifestyle
Anything that could stop people parking in my disabled parking bay allocated to me
As a tax based on property value it seems strange to the look at income in providing subsidies, I know that this is largely to do with central government, but I do believe for the high council tax there should be minimum service levels set and clear before any other services.
As before. Make our streets much safe by aggressively policing speeding, driving on phones and chase up unpaid parking fines

Be more generous and help reduce payment as much as possible
Cancel the bailiffs option
Can't think of any at present.
Cant think of any.
Cap benefit claimants on uc/pip at £15/18 .
Carers should receive more support
Carry on using other sources of income to fund the scheme. Press the government for extra funding.
Charge more to those that have the money! Stop housing illegal immigrants, or immigrants in hotels. Save money that way.
Conta think off, but generate more local Jobs may be one of them.
Continue to use other sources of income besides the council tax to fund the scheme Continue to press the government for additional funding. Consider using some of the reserves
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Continue to use other sources of income besides the council tax to fund the scheme. Continue to press the government for additional funding. Consider using some of the reserves.
Council tax should be severely reduced or scrapped altogether as it keeps going up every year along with peoples bills on top of trying to feed and clothe their children
Cut current budgets linked to 'net zero' projects by about 30% and use that money to help with the CT Support. There you go.
Cut other services, or change focus away from household composition, people's lives.
Deduct people based on their income, and circumstances in general.
Depend of the income council tax need to be calculated and people with low income need more support and help .
Depending on level of income
Dificutto assess
Dont change it. If it aint broke dont fix it
dont know
Don't know
Don't know
Don't know
Dont understand system enough only that its not easy making payments each month as it is
Each case is different. Understanding from your part will be appreciated.
Elderly people with disabilities
Ensure that those who manage the councils finances are capable of doing so. And make the people who can afford to pay more do so.
Exactly the same scheme with all adults assessed equally regardless of age.
Extend the current scheme for a year so that people can get a grip on their finances, in this cost of living crises
Families (single parent) having children's with special needs.
Fine people for anti social behaviour to generate funds for example litter. Businesses leave rubbish on Station road E4.
first come first system with be better
Government should help the tax payers, especially when they have kids and they are working full-time.

Greater payments for those who can afford it (means tested) so those of us who can afford it are helping to reduce the Council's debt and enable more for those who need it most
Green energies.
Housing cost allowances should be increased
I am a resident who read the Rotten Boroughs article in Private Eye when it was posted on a local Facebook site about Waltham Forest and I'm aware that in terms of numbers there's very little difference between the shortfall and the inflation in salaries and roles above £50,000. I know there is no simple way to get this money back, but I would like to believe (and don't) that there has been pause for thought and real digestion of the implications of this for the poorest people in the borough. I know numbers don't work like this but one £50,000 is 120 people not paying £8 a week that they can't afford before you even look at the financial cost of their debt and stress. I don't think Waltham Forest is working as a well-oiled machine and I don't get the impression that you have people who understand how to take it in hand so suggestions are difficult to land.
I am always concerned about the people on the edge, just scraping by. The impact on these people is often amplified.
I am not sure
I am more happy with the current support policies
I don't know.
I don't understand
I don't know
I don't know
I guess increasing council tax for the people who don't get assistance in order to make up the shortfall.
I just think, it should be means tested.
I really don't have any other solutions I'm sorry.
I think the proposals are quite a good idea but I have a non-dependent in the household and as a household the income is very low. There isn't much help if you don't have dependents so I think it should be based on your income regardless of non-dependents.
I understand things sometimes have to change as long as it's going to be done fairly it seems genuine people seem to get the rough end of it. Let's hope that won't happen.
I would have to think about it
I would like the council to consider lobbying the government for extra funding, using reserves, or taxing those with the broadest shoulders.
I would like the council to take into account the cost of living at the moment and for people such as myself who are struggling to cope. Any kind of help would be appreciated
I would like to see alternative schemes presented that would reduce costs to non-essential items or schemes that do not benefit the majority
ideally anyone who receives benefits should automatically be entitled to council tax reduction, it is hard enough for them to make ends meet while on benefits
If it ain't broke, why try to fix it? Keep it as it is, with the cost of living being so bad for all.
I'm not so sure of the rationale behind how council tax is set up, so I don't know of any other alternatives
Include carers in the financially vulnerable bracket.
Income-related awards which consider those claiming carers allowance, whom in my opinion are the lowest paid working people across the country!
Increase in Council Tax; pressure on the Treasury to increase grant funding
Increasing the percentage by 5%
instead of seeking deductions or complex support schemes, Council Tax should be restructured to include a minimum flat amount for all households, ensuring affordability while

still contributing to the Council's revenue. Affordable, reasonable prices for all of the residents, however the most vulnerable should receive the maximum support.
It is a good idea depend of the people income . People on benefits with long terms of illness need more support .
It would not be good at present for a lot of reasons
Its a mindfield ... leqve it alone just catch the liars!! Stop treating honest people like they dont deserve help!
Just because people work why should they pay nore than people who dont work this is not fair. Everyone should pay the same. Then people who are struggling should get help.
Just take into consideration disabled and parents to young children/babies who are unable to work.
Keep as is stop affecting people negatively with changes especially vulnerable adults
Keep as it is
Keep existing scheme but reduce overall maximum percentage.
Keep it as it is
Keep it as it is and raise Council Tax - factor in any cost for the referendum in as part of the proposed increase. This places the additional tax burden on those who have the ability to pay rather than those already considered financially vulnerable.
Keep it as it is.
Keep it the same for everyone cos what you deem is livable is not livable at all
Keep it the same. We do not need more changes given the current economy.
Keep the criteria as it is, consider those who are elderly and/or part-time workers are going to be affected massively.
keep the current scheme and stop gentrification
Keep the level of funding how is to people like me who need funding
Keep the old system in place
Keep the support as it currently is or provide additional support given the current climate
Keep things the same
Leave alone
Leave everything as is.
Leave it as it is! Do not try to fix something that is not broken and make families more venerable
Leave it as it is.
Leave it like now
Leave things alone and stop make people pay for your mistakes.
Leave things as is. The cost of living prices are steep
Leave things the way they are stop trying make people life miserable.
Lobby the government for a better council funding settlement in England
Lobbying to update the council tax bands based on 1991 property values perhaps. The council is already doing but continuing to ensure services are value for money. Also considering focusing on programmes with clear material benefits for residents - funding libraries, supporting foodbanks, and expanding free school meals/providing breakfast (depending on data to justify investment).
maybe means tested
means tested put people income into bands.
More discount for pensioners
More government support for councils?
More help for under 5 children
More help for vulnerable person and sick people

Not sure
Not that i know off
Not to my knowledge, I would never want to go back to the horrific Poll Tax system
Ooh yes help my children to bury me.
Parents and single parents need more help than they are getting. That's why girls are going to wrong men and having kids and being single because everyone wants to be taken care
People on PIP. They should be paying less council tax it's unfair you provide no automatic support to them. Change this if you actually care about disabled people.
Perhaps get people working?
Please consider keeping the current scheme and maybe aim for pensioners with a lot of savings to pay more council tax or those whos got high paid (more then 45,000 a year) wages, those residents to pay alot more c t
Please consider keeping the current scheme and maybe aim for pensioners with a lot of savings to pay more council tax or those whos got high paid wages of 45,000 to pay more c t.
Please consider the impact that the proposed scheme will have on children. If people will struggle even more to pay their bills, the only money available for the children will be a lot less.
Please leave it as it is
Provide the services that are paid for not the bad level we currently have. Sort out the horrendous crime figures, dirty streets & town centre, overgrowth, heavily reduce ferral animals, get rid backdoor bodge jobs done by morgan sindal & csr scaffolding.
quite simply, council tax generally is unfair. because the goverment already takes enough from the people in terms of income tax and national insurance and vat on goods. when the goverment is already taking so much, a additional monthly tax like council tax is grossly unfair.
Raise council tax for the wealthier residents of Waltham Forest
Realistically this seems fair and makes sense as this should allow more money for other social services
Remove all support save for the most vulnerable tier
Residents believes council tax payments should not be raised, believes he should not have to pay anything to council tax as he has made significant contributions to Waltham forest council
Review of rent increases and especially tenants in privately rented property. Consider getting those people who are able to work but don't.
Round 75% 50% 35% 25% would be easier figures to work with, 17% is too low.
Scrap council tax
Stop wasting money in other areas trialling new services and perhaps get rid of your super large workforce that people can never reach
Take the money from the people who can afford it.
TAX THE RICH! This scheme proposes taking benefits away from the poorest in our community, instead why not try taxing the richest in our borough. Raise council tax levels on the highest bands. There are many properties in the borough worth over £1million and yet you are ignoring them and going after the least well off. It's absolutely disgusting.
The cost of life. Everyone is struggling and the amounts paid for council tax is very very expensive.
The cost of living has put many residents in debt with the maintenance of their household bills. Everyone would like to request support.
The cost of living in the UK went up significantly. This led to rising prices on household essentials, including food, utilities, mortgages and rents. Families with children of all ages are seriously struggling financially. This is impacting people's physical and mental health, leading to a very high number of depression, illnesses etc. This new council scheme will not help people in any possible way. We will remain financially crippled.

<p>The council must put pressure on the government for additional funding. By cutting support in order to provide services, there is less pressure on central government to do the right thing. The council needs to be advocating for its residents, and stating that it cannot take these punitive measures and requires additional funding. The council should also continue to use other sources of income besides council tax to fund the scheme and consider using some of the reserves if necessary to make the case to government. While no one wants an increase in council tax, a small increase across all households is also fairer than cuts that will hit the poorest enormously while those who could afford to pay more will not.</p>
<p>the current council tax support scheme should still be in place because the cost of living is too high</p>
<p>The new scheme .</p>
<p>The new scheme is quite reasonable due to the council's financial situation. However, once settled the council should revert to the previous scheme.</p>
<p>The previous arrangements had been agreed by to council.....who now want further reductions in support</p>
<p>The richest should help more.</p>
<p>The scheme sound good, got consider the less fortunate people who are struggling and on low income, can't work for whatever reason moms elderly all those vulnerable ones</p>
<p>There are several alternative approaches to a Council Tax Support (CTS) scheme that you could suggest to the Council, which might better address residents' needs while still being financially sustainable. Here are some options to consider:</p> <ol style="list-style-type: none"> 1. Income-Graduated Support Instead of Banded Support • Instead of a banded system, the Council could consider an income-graduated scheme that adjusts support more smoothly as income increases, avoiding sharp cutoffs or "cliff edges." This would allow residents to retain more support as they earn slightly more, reducing the disincentive to increase their income and creating a more tailored approach. 2. 100% Support for the Most Vulnerable • Some councils offer 100% CTS for residents deemed the most financially vulnerable, such as those unable to work due to disability, households with very young children, or carers. Providing full support to these groups would remove the financial burden of Council Tax altogether for those least able to pay, helping prevent debt cycles. 3. Locally Adjusted Income Bands or Deductions • Request that the Council consider income bands or non-dependant deductions that are aligned with local living costs. Regularly reviewing these levels based on changes in housing costs, utility prices, and inflation would help ensure that the scheme remains responsive to residents' real financial conditions. 4. Lower or More Flexible Non-Dependant Deductions • Instead of assuming a fixed deduction based on non-dependants in the household, the Council could consider a sliding scale or needs-based approach that reflects the non-dependant's actual contribution or income. This could prevent undue financial stress on multi-generational or low-income households. 5. Council Tax Discretionary Hardship Fund • Propose the creation (or expansion) of a discretionary hardship fund specifically for Council Tax support. This would provide targeted relief for households facing short-term financial crises or those who do not fit neatly into the main CTS eligibility criteria but still need help. 6. Simplified Application and Review Process • A streamlined, easy-to-understand application process with clear eligibility criteria can help reduce administrative costs and make it easier for eligible residents to receive support. Simplified renewals for long-term recipients, like those with disabilities, could also prevent disruptions in their support. 7. Phased Implementation with Regular Reviews • Suggest that any new scheme is implemented gradually, with regular reviews and adjustments to ensure it is meeting its objectives without creating unintended hardships. This phased approach could also allow the Council to make data-informed improvements over time. 8. Alternative Revenue Sources • Encourage the Council to explore other revenue sources to fund a more generous CTS scheme. This could include income from business rates, local development levies, or specific grants, which could reduce reliance on Council Tax revenue and make it feasible to offer more support. These alternatives could offer a more balanced approach, supporting those most in need while being adaptable to changing circumstances. Asking the Council to consider these options can help ensure a CTS scheme that's both fair and effective.

There are way too many ideas to generate income without forcing people to pay from their food and electricity bills. Maybe hire new team with fresh ideas and bit of humanity.
There's always a more rewarding way of going forward, but for that there needs to be a balance meeting taking into consideration the social status of all in the community
Think food vouchers and more help for struggling families
Those on State Pension, Pension Credit and Carers (with savings of £6,000 or less) should continue to receive the highest possible exemption (87%)
To consider my needs and situation.
To consider the single parent households who get no form of financial help from other family members or parents
To retain the current levels of support in difficult times by using additional allocated funds as before
Use other resources to keep the reduction at current levels and consider reducing services and opening hours to save money
Use other sources of income besides the council tax. Launch a campaign for increased government funding. Consider suggestions for income generation eg run a lottery
Waltham Forest Council seems to waste lots of money on things like festivals and cultural events, 'awareness' events, providing info on topics such as climate change that is readily available from other sources, etc that certainly aren't essential and shouldn't really be part of the council's remit. These could be cut in their entirety with no negative practical effect to the borough and the money put into essential services and meaningful support for the vulnerable.
Where there is a will the is away.
Yes - use money from other sources and spend our money in a smarter way.
Yes a flat rate per person irrespective of age or income. If everyone paid at a smaller amount the council would have more cash to spend and it would help level up society and make people value and be proud of where they live.
yes continue with the same scheme but make it 75% max not 85% for everyone as before.
Yes find alternatives cost cutting we are already struggling financially with additional fines and councils find a way to punish drivers for parking restriction ltn and permits etc
Yes government spend less on arms and more on low income families
Yes I type need to make people that are on the highest rate of pip / UC exempt
Yes increase council tax for very wealthy based on household income. This could be done by looking at expensive properties and putting up council tax there but based on their income . Increase council tax on multi occupied properties registered properties. Councillors and principal council officers take a 10% pay cut until council finances are balanced .
Yes keep it like last year
Yes, 100% support for those who need it and higher charges for those who don't.
Yes, although unpopular, I think the Poll Tax where each individual person in a house paid a tax towards council costs is fairer. These days lots of adults still live with their parents, so you might have many working adults contributing or not probably towards a council tax bill. Whereas if you are single person, you are paying the full cost yourself if not eligible for single discount, due to family member living with you for a few months.
Yes, either keep it how it is or stop charging council tax! We have a government we don't trust, that constantly takes from vulnerable people, whilst the rich get richer and the poor are doormats.
Yes, the Council should make representations to Central Government to finance the shortfall.
Yh more helps
You need to come up with something new and inventive
you should take into account each individual circumstances on finances to be available for discount

Q10. Is there anything that concerns you about the proposed Council Tax Support scheme and the impact this may have on you and your household? Please write in comments below:
A lot of information asked by you and no immediate reaction. I understand there are a lot of people to be dealt with, but sometimes we are put in a difficult position. U
Absolutely, as a single mother of two this will impact us next years terribly as my daughter will be turning 5 years old. It's extremely unfair, worrying and disappointing to think that just because my child won't be under 5 anymore, this will have a huge impact on our family.
As a single disabled person living alone on PIP and ESA I just don't want my council tax to go up.
As above
As above need to include non dependent children who live at home to be covered in the scheme same as partners if have low capability to work and are on those benefits not to cost more when I'm his full time carer and I have to pay the bill on carers allowance and UC!
As already stated, your proposals are putting the health of low income working people at risk by forcing them to work longer hours.
As I've mentioned recently, I am very sick and needy. I have various ailments. If my council tax support reduces it would even further reduce my quality of life.
As long as it doesn't go up.
As mentioned in previous answers, all forms of compensation for the Armed Forces community should be fully disregarded as 'income' in these assessments. In the documents provided with the consultation, we cannot see any explanation of what forms of money would and would not be regarded for the purposes of assessing income banding. For context, Waltham Forest Council is a signatory to the Armed Forces Covenant and within the borough there are 52 recipients of Armed Forces compensation. In July 2023, RBL launched a new campaign called Credit their Service, which calls on the Government to end the unfair treatment of military compensation as income in means tests for welfare benefit, which results in veterans and their families missing out on thousands of pounds each year. In the summer of 2022, RBL undertook an extensive Freedom of Information (FoI) request exercise of all local authorities in Great Britain to understand how each local authority treated military compensation in their means tested benefits, including Council Tax Support, Housing Benefit, Discretionary Housing Payment, and Disabled Facilities Grants. We found that Waltham Forest continues to count Armed Forces compensation as income in assessments for Disabled Facilities Grants and, although outside the remit of this consultation, would welcome efforts to address this.
As noted above, I am able to refer local residents to the food bank, and have already received more requests from residents in need this winter than any other year. I also have friends and neighbours who are just about managing, but will be forced to make very difficult decisions if such a scheme were implemented. For example, one friend is already struggling to cover the travel costs for her daughter to attend university. If her council tax support was reduced or lost, the likelihood is her daughter would drop out. These proposed measures thus have a longer term effect on the opportunities available for poorer families, who will suffer on multiple levels.
As someone who suffers with anxiety and has 3 children their age to me is irrelevant but they are all under 10 but they are children it's naturally going to make me anxious it's a change of ways and it's unclear on how it could affect us
At the moment I am short every month about £30,00 per month. My gas & electrical bill will increase by approx £70,00 per month, so already I cannot pay my bills. People avoid my calls in case they are asked for money.
Both myself and son are disabled and struggle
Can't provide a model answer as depends on the individual
Can't provide a model answer as depends on the individual
Changes will leave us far worse off

Council Tax represents a significant portion of household expenses, for those already struggling with the high cost of living, can push households further into financial struggle, create pressure and affecting our mental health. A modern, civilised scheme is the way forward.
Current scheme is fine
Definitely, yes as an old sick person with a lot of health issues, Because I am a single person living on my own. At the moment I am living with government benefit due to my illness. So any increase of council tax will affect me.
Don't know
Don't know
Drive everyone to poverty even more .
Everyone uses the services yet you want to charge people more for working.
Everything increases but the essentials and all others are not as in housing cost and now you are requiring to make people to pay extra amount of council tax where people are even struggling to pay for the housing essentials like heating, electricity, transport, mobile phones and internet where all these are essentials are in the 21st century.
Falling into arrears if the bill is high.
Families (single parent) having children's with special needs.
Financial difficulty
Food, heat, water, clothes, dignity under fire!
Has previously explained, resident feels his circumstances and financial situation is clear and asking questions with several different means will cause confusion
Have good day everyone thank u
How much its going to cost ??
I am a carer for a family member who doesn't live with me. I would not be able to afford council tax should my current allowance be reduced. I struggle to pay it already, so would definitely not be able to afford a penny more!
I am a low income pensioner living in a house. My income is just above the poverty level for pension credit or council tax relief. I have savings well above 6000. But this money has to last till I die to pay for repairs, replacements, clothes, decoration of the house. Council tax relief would work through this money very fast until I had 6000 to last 30 years. This would guarantee destitution
I am already struggling to make ends meet, with the rise of taxes and living expenses, and now this new council tax issues just adds more stress
I am always concerned about this as when people when try to work more to compensate for reduction of support it has knock in effect on other benefits.
I am concerned at the general impact this would have on a wide variety of households who are barely holding on to their financial controls under the current economic crisis. I believe this scheme could force many more residents to choose between heating or eating to be able to afford new increased council taxes being levied
I am concerned that what will happen to my council tax under the new proposal
I am disgusted that a Labour Council is prepared to become one of only 19 out of 236 local authorities to demand a minimum payment of 30% or more.
I am extremely worried that the threshold for savings is 6000 pounds. Especially hard for pensioners as this is all they have to fall back on if they have an emergency or need to replace household items.
I am hugely concerned about the whole scheme. I think it will have devastating consequences on my own household and thousands of others like mine.
I am not sure
I am sorry I didn't understand

I am very worried that they might reduce the weekly bin collection, our street is never cleaned and I think it is not fair that the neighbours have to clean the street as the council keeps failing us
I am waiting for my GP's report on my health and I am not sure how this will affect me in the future.
I can afford the Council Tax Bill, but am concerned about the impact of these proposals on residents who can't
I can more than live with small and steady increases, for me to pay, when it means this area of tax is not abused,
I cannot say anything at the moment as I am not really sure what exactly the Council Tax Support scheme is.
I can't say .
I come under the category of vulnerable, as I am on disability, { limited capability for work or work related activities, } and I am happy to receive 85% council tax support
I don't understand
I don't currently work, as I'm currently off sick. I'm only just making my council tax payments now, I really hope you don't want more from me, as I already only have one meal a day and my heating doesn't go on until December, and only for three hours a day. I can't afford anything else to come out of my universal credit benefits of less than £100 a week!!!!!!!
I don't have ways to generate funds and am wholly reliant on the job centre. Subsequently I don't have the option of doing much because I have no work.
I don't know.
I expect all my taxes, service charges, cost of living to increase whether my income rises or falls, but I do not anticipate a direct impact on me or my household.
I feel it won't benefit all of people and the ones that do really need help won't be eligible
I feel the residents are being made to cover the costs of the council's budgeting mistakes
I feel this will protect my group
I find this very frightening because it will end up charging me more when I am earning less than I ever have, and the job market is even worse than it was last year.
I get carers allowance and have just been moved over onto universal credit. My incomings barely cover my bills as it is, if I have to pay more towards council tax I literally won't be able to afford to eat.
I have no income and the monthly Council Tax is rising ~ this worries me immensely.
I have signed off work for a year with no income and this seriously worries me.
I HAVE UNDER £6000.00 IN SAVINGS.
I just want the most vulnerable to continue to have a reduction in their Council Tax.
I live alone and unfortunately I am disabled. I am not in good mental and physical condition, but I am sure that the council will make the best decision and will check the conditions of all people.
I may not be able to afford the council tax bill. My only income is carers allowance and universal credit carers premium. My income barely covers my bills as it is.
I may not be able to pay my Council Tax bill if the new scheme is introduced.
I pay 0 per week I cannot afford £8 a week.
I personally have a mobility disability and I find it difficult to pay but if people don't pay you will send bailiffs and court orders which is also stress full and a strain on people who are already vulnerable and have children
I receive Universal Credit (UC) and Personal Independence Payment (PIP) and live alone, here are some of my concerns regarding the proposed Council Tax Support (CTS) scheme: 1. Potential Reduction in Support Due to Income Banding • If the new CTS scheme uses an income banding system, your UC and PIP income might place you in a band that provides less support than you currently receive. Even small increases in UC could push you into a

higher band, resulting in a sharp reduction in Council Tax support. This “cliff-edge” effect could make it challenging to manage your finances if you receive a slightly higher UC payment due to minor changes in income, such as fluctuating work hours.

2. Cap on Maximum Support • If the scheme caps support at a percentage below 100% for working-age adults, you might still be required to pay a portion of your Council Tax. Living alone on a fixed income from UC and PIP can make it difficult to cover even a small Council Tax payment, as this would add to your essential living costs, potentially straining your budget.

3. Treatment of PIP in Eligibility Calculations • Consider how the Council is treating PIP in the CTS calculations. While some councils disregard PIP when assessing eligibility for Council Tax support, others may not. If your Council counts PIP as part of your income, it could reduce the amount of support you qualify for, despite PIP being intended to cover additional disability-related expenses rather than general living costs.

4. Impact of Non-Dependant Deductions if Circumstances Change • While you currently live alone, if circumstances were to change and a non-dependant adult (like a family member or friend) moved in, the new scheme might apply a deduction based on their presence. This could reduce your support even if the non-dependant’s ability to contribute financially is limited, potentially creating additional financial strain.

5. Limited Support for Vulnerable Single Adults • Some CTS schemes prioritise families or households with dependants, which might result in reduced support for single-person households, even those who are vulnerable due to disability. If the Council’s proposed scheme doesn’t consider single adults with health conditions as “most financially vulnerable,” you could receive less support than other households that may not be in as much financial need.

6. Complexity and Stability of the Scheme • Frequent reviews or complex eligibility rules in the CTS scheme could create uncertainty in your budgeting. If the scheme is subject to frequent changes or has a complex assessment process, it could be difficult to know how much Council Tax you’ll need to pay month-to-month. Stability and predictability in support are particularly important if you rely on a fixed income like UC and PIP.

7. Risk of Council Tax Debt • If the new CTS scheme requires you to pay a portion of your Council Tax and you’re unable to keep up with payments, there’s a risk of accumulating Council Tax debt. Unpaid Council Tax can result in penalties, debt collection, and legal actions, which can further stress your finances. Asking the Council to consider a hardship fund or payment plan options could provide a safety net.

8. Impact on Financial Independence and Well-being • Having to pay even a small Council Tax amount from your fixed income could impact your financial independence and well-being. PIP is intended to help cover extra costs related to disability, and using a portion of it for Council Tax might reduce your ability to afford essential disability-related expenses or participate in community life.

I think I've stated my concerns already.

I think people in the local community having fewer resources affects us all negatively - more minor crime, more begging, and increased moral distress.

I was a single parent with 2 children trying to make ends meet

I will be greatly affected by changes

I will be worse off & already struggling

I will not be able to afford it

I worry that this will drive people with less means out of the borough.

I would prefer the council don't make me pay more because I'm unwell, so I haven't work in awhile and I get universal credit, the money is already not enough do the more council tax I would hsvdctk pay I won't be able to afford it.

I wouldn't not not pay penny £8.00 is my food money even if I go prison .

I'm not sure

I'm scared that along with increased rent and electricity that I maybe forced to pay extra. COUNCIL tax All these increased costs costs versus a tiny increase in state pension AND the winter fuel allowance now means tested - I'm over the limit by £2 roughly - apparently!! - Reeves enjoys heating benefit on a huge salary. State pensions are TOTALLY inadequate. - working since 16 years old and still needing benefits makes ME LIVID

Iam saw things will still go ahead let's hope some one will keep in mind its done with compassion

If council tax becomes unaffordable i will not be able to pay
If I lost my council tax support I would struggle so much
If it goes up, I will not pay it.
If there is no support for low-income families
I'm concerned about the amount of money I'll have to find to make up for losing Winter Tax Fule—and extra Council Tax due to my individual needs.
I'm concerned with how will i cope if i have to pay more than i am already its not easy trying to balance your money out per month now, especially now energy cap has been increased
I'm single & unemployed at the moment. The rise in council tax does concern me. I, know things are calculated to how much, I have to pay.
Im worried that my council tax discount will be taken away from me in these proposed changes from the council as im vulnerable.and have stage four cancer andwill make my illness worse.
Increased poverty, homelessness, fines, stress and depression
It could affect me and I may be struggle to pay if it increases
It does not put more pressure on paying bills
It is discriminatory against single people.
It is too complicated especially for people whose 1st panguage isnt english and thosr with some disabilities. The simpler it is the easier and cheaper to implement
It will be impact as we are in a low income and cost of living is high these days .
It will be more difficult as less and less help is being given to less fortunate families
It will be my household in financial difficulties, as it is already hard as it is
It will drive people to poverty.
It won't affect me as we can still pay
it would be a struggle to pay more
It'll help me as I'm a parent to two below age 5.
Keep as it is
Keep it the same. We do not need more changes given the current economy.
Lack of explanation about current discount for a house with single ocupancy
Less financial people will have to pay more towards there council tax
Less money is going to negatively impact my health, along with all the vulnerable people that these propsals effect.
Make a difference
More households will be struggling
More people losing homes or pushed out onto the streets.
My concerns are that because I'm on a low income (UC) with carers element because I care full time for my adult son. This will be disregarded and we will have to pay more.
My daughter was almost run over by someone speeding on the wrong side of the road
My head is bursting.
My household is not in financial need, but we are deeply concerned about the poverty and inequality that we see around us and feel that any measures that deepen this make for a less happy well functioning society and also affects the local neighbourhood by reducing community safety. For our household, the council tax bill represents a very small proportion of our income. Under the new proposals, some residents will have to pay a fifth of their already low income on paying the council tax
My household will be fine. We can afford to contribute more
My only concern is the prices going up and the help going down
No
No

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No - but I worry about many in my community.
No ,because the new scheme is more fares for the council and for the people.
No i am currently not affected by this and pay full council tax anyway
No idea
No impact for me but concerned for the most vulnerable members of my community to be able to keep warm, feel safe and eat. Basic human needs.
No impact on our household,
no that you have all my details
No.
No.
No. Small increase in line with usual yearly increases
Non
Non dependants imcome not considered untill 25
None
None
Not as shown here but ill wait for the actual plan you put in place before assessing the impact on my household
Not as yet, a lot of changes are to come and we will have to wait until it filters down before we can see how reaching everything will end up, I will say that I have limited understanding of things due to psychosis and the lessening support I get now as everyone seems to be trying to get you off of their books.

Not really as I am a pensioner with one adult son.
Not sure
Of course but I have lost all confidence in local governments
Only if beause it mite effect single person
Only impact I'm looking for and many others, that is works and it is of help to those need it more
Parents who are full Time carers for there disabled children need to be considered!
Paying more council tax which i cant afford at all
Presently I can barely make the payments necessarily without getting into debt. I will never be able to pay if the discount is reduced.
Rising prices of food items, gas, electricity, water etc. cannot be dealt with.
Single household reduction must be kept. Are pensions regarded as earnings? A retired person does not have the opportunity to increase their income Need to take into account the loss of winter fuel allowance for people facing a reduction in Council Tax Support
That I'll get less as I don't have a child under 5 but will still need the same help as I'm struggling now.
That part that concerns me is the non dependent part deductions of working age households that are likely to deducted even though they are not working.
The council tax use to be £500 per annum now its £2000 per annum.....which means a hugh drop in support for those in need.
The impact would be very adverse
the lack of acknowledgement around didabled individuals who are also most vulnerable
The new proposals would devastate my household if my reduction drops from 85% to 57%. I would struggle along with my children
The new scheme is not going to work. People will suffer more poverty and misery than they are experiencing now.
The only thing that concerns me is that the discount for state pensioners living on their own needs to be protected considering the winter fuel allowance has been stopped.
The proposed Council Tax Support scheme would not affect me personally but I am extremely concerned about the impact it would have on many households in the borough - not just the very poorest but also the next tier up.
The scheme in its current state is painful to get into, this will only further make the process harder and challenging
These days with difficulty of living cost people expect more help and support from council . Some people can not effort council tax payment if it's going to be increased, therefore they need more help and support and discount .
This will cause more stress on myself and family and will just be more hoops for us to jump through. This will only affect people negatively.
To ensure that the right people are in receipt of the benefits
Unsure
Unsure
we (Waltham Forest Resident) will have the same level of information? at the same time?
we are already tightening the budget any more deduction will have an impact on the wellbeing of poorer kids in the society. Families are already struggling enough but encouraging people to do more work is a crucial part to keep the council s economy in a good level it is like a scale but has to be equal.
We are in the dark stillso dont know
We cannot afford it.
We will definitely struggle and suffer as we have less to live on, its really stressful and worrying

We will definitely struggle and suffer as we have less to live on, its really stressful and worrying already
We won't be able to manage
WFB have a very poor track record of billing residents wrongly can you clarify that this will be processed correctly? To prevent people receiving unnecessary anxiety and stress with baliffs etc
What is the likely impact on all children, not just under 5's. Children are dependant on their family until they work, I do not know many children who go out to work at 6 to gain that independence, I would rework this to anyone under the age of 18, which is what the law considers a child.
What provision would be added for disabled people unable to work
Whats not there to concern about ? Youre taking every single penny from poor people who cant afford basics and now have to pay this council tax. Not everyone is going to come to food bank to get their food but people are struggling already and what concerns me is who are these people giving such perposals with 0 humanity or empthay left in them.
When assessing the council are including the amount that is going on rent so it's not actually our money we live rent on and that's stopped me getting council tax support
Will make me more financially struggling and make me more stuck to provide for my children and make me more vulnerable as been a single parent with 4 children.
Working families increased share of council tax to pay for older adult care, preventing appropriate decisions to be made on housing and household costs due to age.
Worse off
Yes all of it
Yes because if there is less funding available to people like me or sugging family this will impact the funds for others things they need like food etc
Yes being able to affoed to pay my bills i have 2 children i think council tax should be cut down abit for people who are on benefits and have children or mental health like myself
Yes I am super concern as I can't afford my full or 50% of my council tax now as I am applying for jobs so I need this support till my situation change. If this was not available would be even harder for me to see a way out of my unemployment situation, so this support is helping me till I get my new post after I can afford once more.
Yes i can't afford to buy my kids and myself winter clothes and shoes and lots of other stuff this mean i will be struggling even more
Yes i couldnt afford it
Yes I have grave concerns that I am hardly meeting my cost of living some time I have to take money from friends to meet my disabilities requirements
Yes it will help those who probably could pay but wont pay. It will still be a burden on those of us who dilligently pay our way often far more than we receive in council services. An easy way of saving money would be join up the council wards, then a huge saving could be made on allowances as there would be less councilors...who we do not see even when there is a tv covered crises such as a stabbing/murder, except before elections!
yes more people getting evicted because of the so called 'priority bill' you get council tax Order made out and the person life if ruined
Yes the elderly people
Yes the fact I'm a single mother to childrens 6 & under. It's already a struggle providing all without help from their paternal side. Benefits also get capped at a certain amount which is also unhelpful
Yes you will say I make enuff money to live and pay all these things but in reality you will just make us the vulnerable people few months after this is introduced
Yes, all mentioned in all points above. I am already struggling financially if the the single person discount gets taken away then I will be impacted significantly. I have no support from

anyone and if I get ill I will not be able to work this extra stress can be detrimental for me. Used to be in good health but the stress is now causing health issues.
Yes, as a single parent household on a lower income, financially it will affect us.
Yes, I am a single mother who cannot work and I have a 1-year-old baby. I hope the new support will not put me and others like me in a difficult situation.
Yes, it may make me completely stranded because I struggle to pay the current bill
Yes, it would be more expensive for me.
Yes, that individuals who are in income based households due to support of their family members will have to become financially dependent on them rather than what they've been provided with.
Yes, the proposed scheme will reduce income. The impact is made worse because of the removal of the Winter Fuel payment.
Yes. A non-working full-time carer living alone with their non dependant adult child who is severely disabled and incapable of work. Would have a massive financial impact having to find the extra money.
Yes. In my case I'm very struggling and couldn't support the amount that we pay for council tax.
You could make us homeless
You do not care about people on PIP. They should be paying less council tax it's unfair you provide no automatic support to them.
You should pay per house/flat not by whos living there.

Q11. If the proposed Council Tax Support scheme was introduced, what support should be made available to help those most affected and reduce the impact on their household? (For example, currently the Council operates a Discretionary Council Tax Hardship Scheme for those experiencing exceptional financial hardship) Please write in comments below:
A grant to help with £8 a week
A hardship scheme.
a lot of support for families with many children
A reduced rate is fare
Additional allowances for pensioners
All residents who have a low income should receive maximum financial support from the council.
allow the Hardship fund to be used to support households affected by these reductions. Ensure that households do not lose their homes as a result of the changes.
Any support offered should be well investigated, to ensure there is a real need. It should look at the phones used, the tvs, the cars, rhe jewelry and the general conditions a person is living in. Itnis easy for a person to spend other peoples money of fine things and theynplead poverty. Priorities should be taught and people should pay for thenservices received before buying luxury items. Many older people cant afford to by a new smart tv or top of the range mobile ohone and contract....a good method for understanding real need
Anything that a family may need should be available and more than just food banks but real help, discretionsry payments are alays appreciated by those who cannot make ends meet has has been the means of keeping some people alive
As in previous questions, RBL recommends that in any additional schemes to support those households most affected, if an income assessment takes place that all forms of Armed Forces compensation are disregarded as income.
As is.

At least ensure that existing claimants remain in receipt of their existing discounts so no-one loses money. If you must apply the changes, at least ensure they apply only to new claimants.
Believes those most affected shouldn't have to pay
Caps...do i get the hardship scheme? I no i get a reduction. Which iam gladly happy to contribute to to all services, hospitals, bin clearance which i deem essential. Tree over hang larkwood forest needs cutting back ,never looked at.
Carry on supporting the most vulnerable households!
Continue Roth the council tax hardship scheme
Continue the discretionary hardship scheme. Make sure it is adequately funded, well publicised and easy to access. Review collection policies to avoid driving residents into a spiral of debt with added charges for summons and bailiff's fees
Continue the Hardship Scheme but don't pay it to 'friends' from the same political party who really are not in need.
Continue with discretionary council tax hardship scheme.
continue with hardship scheme
Continue with the Discretionary Council Tax Hardship Scheme.
Continue with the present system but with more checks
Council tax discount support
Council tax hardship scheme. To cover the cost.
Council Tax payers in arrears who are on low income should be given plenty of time to pay them off and considered for a discretionary grant
Council tax relief like payment break once or twice a year if your struggling to pay just so you can have some breathing space
Council tax support Grant should be available for those are still struggling to pay their council tax after receiving 85% support i.e means tested benefits and social benefits claimants
Current council tax system shall stay intact
Definitely they need discount and help and support .
Dependence number just be priority
Depending on level of income
Discounts
Discounts for low income households
Discretionary support also gets reduced previously to create more distress.
Discretionary council tax hardship scheme
Discretionary Council Tax Hardship Scheme
Discretionary council tax hardship scheme
Discretionary Council Tax Hardship scheme and other schemes that aren't obviously heard ofW
Discretionary Council Tax Hardship Scheme is a con ,the proposed Council Tax Support scheme should never be implemented
Discretionary council tax hardship scheme should remain in place as I said people who are working are still in financial hardship as their income barely covers their rent
Discretionary hardship scheme and taking into account my cancer diagnosis and size of property which is only small.
Discretionary is a life saver to those got shut down from elsewhere
Don't change keep as it is
Don't introduce the proposed council tax support scheme, then there will be no need for the "Discretionary Council Tax Hardship Scheme"
Don't make support discretionary. Don't implement this scheme.
Exceptional circumstances should always be carefully considered in a favourable light.

Extend scheme to include all families on a low income with children in statutory education ie up to 18 years of age
Extensive and well-targeted publicity about the DCTHS - particularly for hard-to-reach individuals and communities
Extra grants
Extra hel or transition protection plan
Give the most discount to people on low income And single parents and people who can't work with disability
Given more benefit
Good
Hard ship fund
Hardship scheme or household funds towards help paying bills and gas electric
Hardship grants are handed out once, we need something that is sustainable every month so people aren't living in poverty.
Hardship scheme
Hardship Scheme, Council tax reduction Advance loan
Hardship to help people
Help and support be put implanted to elevate stress.
Help Centres for individuals who will be struggling.
Help for the most vulnerable
Help the ones who are worst of
Help with forms.
Help with fuel bills for elderly and disabled.
I agree and helping others wen needing it the most
I agree if it makes it harder to be missused,
I agree with Council currently operates with Discretionary Council Tax Hardship Scheme.
I am never sure if any discretionary fund reaches those who need it most but the new proposal might end up being more equitable and accessible.
I am not a fan of discretionary funds, this leads to uncertainty, clearly state what is available and that is it, so people know what support they can and can't get.
I dont currently work, as im currently off sick. Im only just making my council tax payments now, i really hope you dont want more from me, as i already only have one meal aday and my heating doesnt go on until december, and only for three hours aday. I cant afford anything else to come out of my universal credit benefits of less then £100 a week!!!!!!!
I know it is difficult for people to access the hardship scheme.
I recommend the support should be both discretionary council tax hardship scheme as well as help from the council to support living costs, such as water,electricity and gas support.
I suggest the council tax support should be looked at every year and compare it with inflation figures
I think all the help we can get during these times is needed. Any kind of scheme would be helpful to those in need
I think if there is a discretionary scheme to help people who fall through the gaps
I think it would be a great help to many people who have financial worries, me included.
I think people needs more support everytime
I think the council should continue to operation the Discretionary Council Tax Hardship Scheme for rhose experiencing exceptional financial Hardship but should also increase the amount they receive
I think the discretionary hardship scheme is good alongside of some automatically eligible people

I think they should still continue using the current scheme until there are changes in people's situation
I would be interested in this proposal if it was realistic in meeting my needs
I would hope the current discretionary scheme would continue.
If the figures are correct then there should be no need for a discretionary fund.
If the result of this means that there's an increase in exceptional financial hardship you should scrap the new scheme.
In my own case I doubt if the council will use the Council Tax Hardship Scheme mainly due to how I have treated this year. This is a question that I will not comment on as I am personally aghast by the council's staff.
Income Maximisation teams need to find those who need help and support them in claiming. Funding to services like Citizens Advice and directing residents to such organisations to help with income maximisation.
Individual assessments
Instead of discretionary payments give those most vulnerable (not just financially) the present discount.
Introduce a non-discretionary CT hardship fund where if you apply for it, then it's granted...
It should be free for disabled and vulnerable tenants
It will be cheaper to buy pills than pay council tax it will be one less to bother about.
It's help me in the past. It was welcomed. The second time it seemed harder and my account went into arrears I wish all the staff were better briefed so better placed to interpret information from our accounts.
Its very difficult with cost of living keep rising.
Just add this claiming carers allowance to the group of people whom are afforded the greatest reduction! I have no savings and live solely on the tiny amount of benefit I am awarded for my hard and relentless work as a family carer. This should be a recognised status of financial vulnerability, as I save the council thousands per year in what professional carers would cost via a social care package
Keep as is currently which is a fair system
Keep discretionary fund
keep giving it to those who need it most hardship isn't our fault when your in poor health
Keep hardship fund
Keep it the same as it is find the money from all the other nonsense you spend money on stop trying to take it off us
Keep it the same. We do not need more changes given the current economy.
Keep the hardship scheme
Keep the same Scheme, but check that it is genuine need
Leave things alone
Like what's above being made more public and weekly payment into council coffers rather than monthly
Make the forms easier to understand and access to them I find the forms to fill in impossible to understand
Maybe increase the support given and make it easier for recipients to get
Meet the need of those in need
More awareness
More disabled support
More grants
More home help for those most in need after discharge from hospital/medical care and for the period of home help to be extended if possible.
Most affected should get the most help.

Most people aren't aware of these hardship schemes and difficult for some families to find out and cost to find out internet phone calls plus takes a long time on phone calls these days bad enough it takes a long time to get through to doctors dentist and getting appointments etc support should be given to people who need it and council and governance should be able to issue it not offer it on the basis we should know if we are eligible for it
My capacity for understanding is not getting any better, my condition sometimes hinders being able to understanding how to go about sorting out problems and what I'm affected by.
Needs to be a transition fund.
Needs to provide more help to more people under this scheme
None people need to be responsible for their finances
Opportunities for those able to , to engage in tasks that benefit the community in exchange for increased assistance from the Council.
People on PIP. They should be paying less council tax it's unfair you provide no automatic support to them.
People should get still discretionary support if they need support after new proposed plan
People that lose out big on new scheme be given a Discretionary payment for the 1st year at least without having to claim again for this to soften the difference
people which are disabled but owning a house are still paying for mortgages. Help in mortgage payments would be helpful
People who are disabled or unable to work because of health issues should have their council tax decreased.
Please leave their money as it is, because it's already difficult for us.!
Please tell me what support would be made available and what existing support would be taken away.
Please, don't do it. Don't kill us.
Plenty of community support where evidence of means testing is required - form filling etc for residents whose first language is not English, the elderly or anyone with a disability or neurodivergence
Residents should be given help to apply. Not everyone is computer literate
Residents should get still discretionary support if they need support after new proposed plan, this should be done more easily.
Review collection policies to prevent driving residents into a spiral of debt including summons charges and bailiff fees
Review collection policies to prevent driving residents into a spiral of debt including summons charges and bailiff fees
Review collection policies to prevent driving residents into a spiral of debt including summons charges and bailiff fees. Contact residents to agree fair repayment plans if payments are missed. Years ago I got into debt due to losing my right to pay monthly after missing 3 months payments (I was told). I did not know this was a thing, but was told by the council nothing could be done as my debt had been sold on to a debt recovery agency. This meant I had to pay additional fees which were a real struggle - and was despite having already made up the amount owing and paid my council tax for several months after the missing payments. This type of situation must be avoided.
Review collection policies to prevent driving residents into a spiral of debt including summons charges and bailiff's fees.
Rubbish this fund helps few people and these people are at risk of destitution. Plus how many people know how to access this fund and how easy is it to apply for.
Should get discounts and reduced tax to pay so parents and struggling people get support because cost of living is so high and the gap is so big between the rich and struggling
Should stay the same

So if the council ruins people further what else help can they get? What a question. That's so ridiculous. Don't make the change then you won't need to find more ways to help! I dare say supermarket vouchers for food and sundries would be gratefully recieved.
Some form of intervention ease the burden to gently help the transition will be key to avert debts treats would be helpful ??
Something has to be done for those facing real problems
Stay with providing the Hardship Scheme as there are some people that really do need help.
Stop putting everybody under an umbrella and see the individual needs of the residents.
Support an income to live without hunger cold and hardship - is that too much to ask?????
Support for pensioners who need help with household tasks and are paying for this from their income as they do not meet the criteria for disability support
Support should be given to anyone who needs it. People are already having to use food banks, can't afford to heat their homes, there council tax support should not be taken away. Especially while other boroughs (Redbridge for example) give FULL 100% council tax support!
That discretionary scheme sounds as if it should work
The continuation of a Discretionary council tax hardship scheme.
The Council should ENSURE that no households suffer from the introduction of this new scheme.
The DCTHS needs to stay in place. Most people are only 1 or 2 payslips away from disaster.
The Discretionary Council Tax Hardship Scheme so be made more available to households.
The discretionary hardship payment isn't really helpful just a short term fix
The discretionary payments should be made available to those who are unemployed or on a low income
The existing hardship scheme for genuine cases is OK. Please don't loosen the criteria for a hardship claim.
The new scheme should only apply to new applicants. People who currently receive support should not have this taken away from them.
The only problem with this I know it's there put some people won't go for it
The proposed scheme should not go through. It's not right and is Ill thought out.
The right of appeal.
The streets will be safe for old people if you actually enforce the speeding limits
They need to support those people with a low income .
they should automatically receive council tax support without any hassles of filling in any sort of forms
They should continue the Hardship fund maybe increase the level of support it has to offer
They should have a year grace period to adapt.
They should not contribute anything
They should not have to pay any council tax whatsoever.
THINGS THE COUNCIL COULD CONSIDER: • The Council could ensure that PIP is fully disregarded in CTS calculations and that disability-related expenses are considered in assessments. • Information could be provided on phased support reductions rather than sharp banded thresholds to avoid a cliff-edge effect. • Flexibility for those with fluctuating income levels from UC to avoid unexpected losses in support when UC amounts vary slightly. These concerns reflect the specific financial pressures faced by single adults on fixed benefits and the need for a CTS scheme that truly accommodates residents with limited resources and financial vulnerabilities.
Think hardship payments should be open to more struggling families and should be sent to low income families without having to beg for them

This cannot be a one size fits all approach. There are no many varieties of household and applying a blanket rule does not work for those most in need
This council is horrible
This sounds good
This would not help a lot of people and families
Those already on the discretionary hardship scheme should automatically qualify for the highest rate of this new scheme of 85% off council tax
Those need it most should be considered
Those people who needs support the most.
To avoid other people who are not currently on CTS from become a CTS applicant, ensure that the burden is not wholly put on those people who actually work and contribute to the monthly council tax pot by paying the full amount, otherwise you're not fixing the core issues.
To consider a scheme for single parents that have no financial help from the paternal or maternal side
to continue thid
To give the most support to those who need it
To write to people and make it known what extra help is available to them as the website is so confusing and too long.
Totally abolished council tax
Totally exempt from council tax
Understand our personal problems and needs. I
Unemployed people should be classified as vulnerable.
Well at the moment i in the hardship situation so if the level of support is less then that's less funds available for my every day needs for me and my children
Well here's another issue with the scheme: if it was easier for people to access the disability benefits that many are clearly eligible for, your scheme would save even less money. Your support is undercutting your targeted savings or you are disincentivising supporting people to access government funding they are eligible for (all of which would be spent and probably locally because we know people on these low incomes are 'efficient' economic agents because they cant afford to save.
Whatever support is provided, it should be reviewed 4 times per year with no gtee of renewal and certainly should not be ongoing for those 'job seekers' who have not managed to find work for 12 months or longer
Who have suffered in health problems must need support
Without knowing the impact on the affected a discretiknary scheme may mitgate hardship while people suffering may be impacted by needing to apply for experiencing exceptionl fnancial hardship. Particularly when changes that are proportionally greater affect cost of living
Yes a type of hard ship scheme
Yes need exceptional hzrdship scheme to provide a safery net
Yes need to continue to use the discretionary fund
You have no money in the first place to help those as you told us in the start.
you should isolate the single parents, elderly, and disabled people from the list and you should be requesting minimum amount after calculating the income of the household. Why do you giving a band for the house locations, it does not makes any sense at all.

Q12. Do you have any other comments you would like to make about the Council Tax Support scheme and the Council's proposed new scheme? Please write in comments below:
Again leave well alone
All comments have been made in detail above. Please do not go ahead with this.
As above
As always the devil is in the details I hope it can be implemented and the implementation is not too costly
Being vulnerable is no joke, there are so many hardships to overcome, that without these progressions misunderstood people would not be understood or acknowledged.
Budgets are tight, we should reduce this further
By reducing the scheme will this just make Council Tax harder to collect for the Council
Council needs to save more money
council proposed new scheme is not right for anyone on low income. if you have a bad day or get ill, you do not want to be relying on the council schemes to help you.
Council tax is one big scam
Definitely needs a review of and additions to households viewed as vulnerable.
Depending on level of income
Do consider parents as its already very hard to get stuff for kids even food
Do not introduce it
Dont change it
Don't know
Don't know
Families (single parent) having special needs children's, that are unable to work because they are the main carer for their children's
Financial prudence is not always about making spending cuts - cheap goods are frequently a poor long-term investment. The Council can raise more money by increasing Council Tax - it may be a more difficult path to take, but it can also be a more far-sighted in allowing the Council to serve its more vulnerable residents better and spreading the cost across its wealthier residents rather than its poorest.
Give the most discount to people on low income And single parents and people who can't work with disability
Good comment
Greatly appreciate the consultation I hope I've grasped it well enough. I'm not sure I have.
Have residents involved in deciding the bands and level of help allowed the people who actually need help have a say how bands are worked not by people who work with higher pay and live elsewhere should be people who live and face the same challenges as the people they are deciding their fate
Help the people with low income.
I am thoroughly disappointed that you don't seem to police the 20 mile an hour speeding limit
I answered as best i could from my understanding of text written
I believe it should be left as it is
I can understand that the council is in debt and trying and find a way to cut services and reduced expenses, in order to save money, but if they really need to do that, they must find a way to do that so that it does not impact those who received Council Tax Support to the point that it does cause financial hardship.
I don't think it matters what people say , you're going to do what you want anyway regardless of what it will do to the vulnerable.
I don't understand

I dont currently work, as im currently off sick. Im only just making my council tax payments now, i really hope you dont want more from me, as i already only have one meal aday and my heating doesnt go on until december, and only for three hours aday. I cant afford anything else to come out of my universal credit benefits of less then £100 a week!!!!!!!
I don't know.
I feel that this scheme has not been carefully thought out.
I find it shameful that there are people who work within the council who would suggest these proposals.
I found your staff confrontational, not all. There's the flippancy in their manner and they wrongly excuse you of being rude within seconds of a call. This allows leverage to terminate the call on the three strike rule so they can terminate the call and not handle a call enquiry i its entirety.
I have no comments they are doing a good job.
I have nothing to dd at this moment in time.
I hope I will be able to eat daily
I hope there will be no situation that will adversely affect low-income families.
I know, this is a government thing. The councils are going by the laws. I understand that
I strongly disagree for this scheme to be introduced
I support the Council's new scheme. Please stand firm against any protest or media backlash, particularly when the new bills arrive in March.
I think ALL income should be included/assessed, i.e. income from working or from benefits, or other sources.
I think tax payers need more help now. The cost of living is very high.
I wait and see.
I will want to say, I have been appreciative of how the council have been mindful of some of its residents situation, please they should continue doing so.
I would like the council should always support their residents when they need most. They can help people with low income by many ways if they can.
I would like to see Waltham Forest continuing to be a borough I am proud of in its support of the its most vulnerable community like other Labour boroughs such as Newham.
Im worried it will have a major impact and major deterioration on my health with my cancer diagnosis and make my illness worse if my council tax help is withdrawn or financial help is significantly reduced.
In my experience it's extremely difficult talking to anyone in the council tax department at Waltham Forest. In the past I have had a number of issues with my bills and discount due disability Waltham Forest have a habit of making changes & then you can't get hold of anyone
It is another way to surpress the already vulnerable section of society
It is deeply concerning
It is obvious the council is near bankruptcy. And elections are due. There are many examples of wasted council funding eg ugly plastic public notice wraparound on lamp posts, 60 Bricks, the new consultancy on built environment. . This proposed scheme is making the most poor pay more .
It is vital that given the cost pressures the Council points out that it "lives within its means" and delivers value to residents who actually fund it . Delivering essential services vital to the whole Borough must take priority over discretionary non-essentials. (Supporting certain religious festivals, promoting selected demographics over others , promoting endless environmental issues that matter to a limited number of opinionated Council members but very few residents who actually have to fund them. The council has a fiduciary duty to residents who fund it that the provision of financial support to certain communities is not as a result of a " lifestyle choice" by them, but in accordance with genuine hardship.
It won't work as seen in many other boroughs, your heading is back to the 80s

Just get everyone to contribute equally. Thise in real need can be helped, but they still should pay towards it, itherwise it is not valued
Just hope your decisions won't hurt people too much
Keep it the same. We do not need more changes given the current economy.
Leave people alone you know nothing about real life . All that 100k salary your getting.
Lets see what comes
Looking forward to you stating to take residents opinions into account.
lord bless you for the support you give to families who are in need
Lower the council tax so people can actually afford it! Then this wouldn't be necessary
Low-income families need someone to help them with the new law
More support ought to be available for ex prisoner's in terms of training and employment. Not all of these people know how to apply for a job online.
Needs simplifying, too complex.
Needs to be efficientl a cost effective
Next time the hospital won't able to pump pills out of me I have enough of life an I live long enough.
No new scheme is needed just to enhance the more support to those who have multiple disabilities and are placed in LCWAWR
No our say never count, live it or die.
Onlt that they need to think this through very carefully and to think about the families who have been suffering in silence for far too long
People on PIP should get automatic non means tested discounts on their council tax
Please consider each individual's cicumstance, it's not everyone sold be able to afford i.
Please consider single working parents who fall into the middle. We work and pay for everything. There's very little left after paying for bills, rent and childcare at a full cost.
Please do not introduce these new proposed measures. Instead keep the current system
Please don't change it
Please don't do it!
PLEASE dont reduce council tax support for the people. Everybody is already hard pressed by severely increased food and fuel prices in the past year. If the govenennt wants more money why dont they go after the rich instead of the poor people.
Please help the struggling people because the cost of travelling is so high and the the tax then bills the working class are working until they have nothing left and the people who are struggling like single parents and people who can't work are just about surviving. So everyone is in survival mode which creates a unhealthy environment for the residence so crime is high
Please look elsewhere
Please rethink the scheme to knowledge those living from hand to mouth on carers allowance. We get no extra help to heat our homes or live a life deserving of everything sacrificed whilst caring for a disabled family member. The maximum reduction in council tax is a small thank you from the local authority which would help greatly
Please take into account 'people first"
Provide a good level of service that has not been supplied for many years.
Providing a good Council Tax Support scheme is an essential tool for addressing inequality in the borough. These cuts mean that the poorest residents in the borough are shouldering the burden for years of funding reductions to the council. Any scheme that seeks to recoup costs from the poorest residents is quite simply cruel.
See above we don't want something that is going to impact us further when we are already a vulnerable household!
See earlier comments

Seems like a cash grab from the poorest. If you need to raise money, take it from people that can afford to pay, not the most vulnerable.
Shame on you for even considering it.
Should stay the same
Sounds sensible, not penalising people unjustly it seems
Stop trying make people life harder everyday you keep trying to take money out from hardworking families. I hop you lose your next election.
Stop using so much money on the road and closing roads, making traffic everyday and invest into supporting people that live in the borough
The changes affect the poorest households in the borough, which only exacerbates existing inequalities.
The cost of living crisis is not over, it is getting worse. Proposing a 'new' scheme that takes more money away from vulnerable people is cruel, unjust and heartless.
The council need to support people whom incapable to work
The council set up the previous arrangements which theynow want to alter to create more distress.
The council should share statistics and study them before the kove
The council tax should be calculated by the income not by the bands where the houses have been located.
The Council Tax Support is of great importance to people in need
The current scheme was introduced to help residents through the cost of living crisis. We are still in a cost of living crisis and the current scheme should be continued to help residents who are on low incomes and are already struggling to pay for essentials
The cuts to support are draconian and will make the bills unaffordable for many of the borough's poorest residents. Providing a good Council Tax Support scheme is an essential tool for addressing inequality in the borough.
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The new proposed scheme is not good for residents.
The new scheme should be a fair scheme.
The people who are responsible for making these proposals should resign.
The proposed cuts are severe and will result in many poor residents not being able to afford the bill. One of the most powerful tools for addressing poverty and inequality in the borough is providing a good council tax support scheme
The proposed scheme will impact me where I would get into debt.
The scheme is quite helpful and the proposed scheme may be good for council to manage their financial situation and at the same time not over bill residents by providing more support.
The scheme seems to be a good idea for next year if there won't be any affect of their income and living cost.
The support should stay as it is. Council will not receive payment from people that can't afford, it will only generate more individuals with debt in WF.
The system will couse confusion and disruption to many households
This is a joke
This is not going to be helpful at all to those on low paid work and also those who are receiving universal credit, as they wont get 85% help with their c t support with this new plan. Its worrying really.

<p>This is not going to be helpful at all to those on low paid work and also those who are receiving universal credit, as they wont get 85% help with their c t support with this new plan. This is wrong</p>
<p>This proposal is penalising the poorest people in the borough, when there has been a huge increase in households via the thousands of flats that have been built. This means more landlords and more middle class residents. As previously, I am disgusted that a Labour Council is prepared to become one of only 19 out of 236 local authorities to demand a minimum payment of 30% or more.</p>
<p>This scheme, in its proposed form, does not represent a positive step forward for residents. Rather, it appears to be a complex system designed to extract more money from the community, while offering limited relief. The categorisation of support based on income, household composition, and other criteria risks reducing benefits for many, rather than genuinely assisting those in need. Given these concerns, I cannot support this proposal and believe it requires significant revision to better serve the interests of all residents.</p>
<p>Unless people are earning a high income like prime minister's or mayor of London council tax should be scrapped or reduced for people with low incomes and in financial hardship</p>
<p>Well the government are spending loads of money of war and housing people off the boats so if there is momey available for this there should be no funding cuts because we shouldn't have to suffer because of governments plans i am all for helping people but it shouldn't affect us thats whats happening that is totally unfair</p>
<p>Wondering the date this is likely to be bought in next year</p>
<p>yes i am not eligible for the council tax support scheme since i dont meet any of the criteria i would the coucil to focus on young adults under the age of 25 to get addtional council tax support espescially those who are receiving benefits which are low income</p>
<p>Yes, Labour are becoming a disgrace. I've always thought WF was a good council and well run but now I am not so sure.</p>
<p>You didn't say what the level of savings the council has in reserves so as to know what can be afforded</p>

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Research
Evaluation
Community Engagement
Strategy Development

