

APPENDIX C

QUESTIONNAIRE FEEDBACK ON GROUPS AFFECTED

PROPOSED SCHEME 1

Proposed Scheme 1 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
1. Single people seem to lose out every time. They have to pay for the same amount as the family who are taking more out of the system, Why should they. 2. People who are in receipt of disability benefits need more money because they have a lot more expenses than the ordinary able bodied person and should not be penalised this way.	Yes							Yes			
All parents with dependant children and not entitled to full CTS will have to pay more and raising children is already incredibly expensive		Yes	Yes	Yes			Yes	Yes	Yes		
As set out in chart 4 of booklet, all will have reductions compared with current weekly CTS entitlement	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
As shown on chart 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
because all the council want is to take more money off of the people who can least afford it those who struggle from hand to mouth every week	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
because i think the groups i have ticked, its not balanced in proportion than others.		Yes	Yes								
Because i will have to pay more money								Yes			
Because improvements are improvements plus money in the correct direction	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
because living on benefits is hard enough without haveing to pay more to the council						Yes	Yes				
Because the people will be appreciate the people they will be looking for	Yes		Yes		Yes		Yes	Yes	Yes		
Because they will be asked to pay more Council Tax than they are paying now		Yes				Yes	Yes	Yes			
Because they would have to help pay towards council tax when they might not have had to contribute before.		Yes	Yes				Yes				
Because you are closing the childrens centres which offer day care and education as well as, midwives at the Centre, baby weigh-in groups Citizen advice and much more. Families will have to pay for childrens groups at other locations.		Yes	Yes	Yes							
Benefits are already low and costs for food & energy are high - so by reducing council tax benefit for such people they will be in financial difficulty as most are just getting by now				Yes		Yes	Yes		Yes		
By tell them how much money they should live with?				Yes							
Chart 4							Yes	Yes			

Proposed Scheme 1 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
Child benefit is considered as income		Yes	Yes								
considering that cost of living has gone above inflation level there will shot fall in the incomes of these people due to high rate of consumer goods and services			Yes				Yes				
Council tax always goes up i believe everyone should pay something										Yes	
Council tax should be basedon income and two couple family members not lone parents or disadvantaged people!		Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Council tax should be basedon income and two couple family members not lone parents or disadvantaged people!		Yes	Yes	Yes	Yes	Yes	Yes	Yes			
disable people need some one to look after them who cant work full or parttime with 3 or more children will have more expence. disable people who cant work due to disability they have			Yes			Yes	Yes	Yes			
DLA is for people with a disability to help them, its not to go towards CT. Maybe to help get a gardener in a week-end break once a month, but for you to now take that money for CT is wrong.					Yes	Yes	Yes	Yes			
Dont know											Yes
Every one of those groups will have to pay more	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Everyone will be affected to certain degree because of either cap or min weekly support level or CB but work age disabled mostly as big change in liability cap.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Families with children due to child benefit being taken into account. The disabled due to paying the same liability cap - pay 30% minimum		Yes	Yes	Yes			Yes	Yes			
Families with children will have to pay more council tax.		Yes		Yes					Yes		
Family with less c/tax, this scheme would affect working age disabled people and families the most plus with lower incomes of c/tax.								Yes			
First of all people with disability should not be included in these changes. Since these are disabled and need a lot of help, love and care for themselves.								Yes			
Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Having to pay more council tax when they can't afford it, especially lone parents with dependant children.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
I				Yes		Yes	Yes		Yes		

Proposed Scheme 1 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
i am disabled and due to illnesses of mental health and lung disease am unable to work. i use to with my own company. I would love to be well and work again but sadly its not the case. I am grateful to harrow homeless getting me this room and my own kitchen(private rented though) so i pay £11.00 a month at present, i also have a shortfall on my rent that i have to pay monthly to my landlord. including gas electric and water which is also a monthly outlay. I pay out of my dla to have the garden sorted by a gardener as im unable to do it myself, This is in my tenancy agreement to do. My son i pay for his travel expenses for coming here on a weekly basis from rickmansworth herts. So i pay enough out i feel. i feel im under punishment for being simply ill. so to increase my out goings i find unfair. so i feel disabled people should be helped etc							Yes	Yes			
I am in receipt of carers allowance and I have a non dependant who is on very low income. If the aboe scheme is adopted, it will be very hard as well as a struggle to pay my council tax as I already have to pay a greater proportion towards my council tax.						Yes			Yes		
I believe this the faires scheme it help most groups			Yes	Yes		Yes		Yes	Yes		
I dont want to write any complain just what I thought I have done	Yes		Yes		Yes	Yes	Yes	Yes			
I have never had anything to do with the benefit system but thought it would be complicated and from this survey it does seem i was right. i cannot make head or tail of the proposals and why anyone thinks i am able to give an opinion on who would be disadvantaged or not is ridiculous. All family units are different and circumstances constantly change. i cannot give a yes or no answer. All i can say is i am sure lots of people in the groups listed will be disadvantaged whichever proposal is brought in. The whole system has been made unnecessarily complicated by successive governments for decades.											Yes
If people with disability don't get support they will go through financial hard ship They need enough money for their needs to survive	Yes			Yes	Yes			Yes	Yes		

Proposed Scheme 1 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
people with a learning disability possibly get affected by the law and restrictions.											Yes
people with disabilities in long term health conditions will be badly affected because they cannot work due to their poor health and so can't afford to pay a higher rate council tax	Yes						Yes	Yes			
Probably allowance are eliminated. It will stress every group.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	
Rate payer may be full time worker with a house-partner not working any hours, secondly children may not be getting child benefit due to income of 50K									Yes		
rents are too high and there will be a shortfall. If this scheme is less generous single parents might not to apply for their rent shortfall		Yes	Yes	Yes				Yes			
The above groups ticked as yes will be very likely affected as there're under the scheme one category, perhaps they could end up receiving less income than they have received previously which could be a huge problem to those who will have to pay more towards the council tax.		Yes	Yes		Yes		Yes	Yes	Yes		
the cap is lowered to 70%, child benefit would be counted as income, non-dependants greater contribution		Yes	Yes				Yes	Yes	Yes		
The cap would be lowered. They will be most disadvantaged as all other benefits are also being squeezed.							Yes	Yes			
The council is trying their very best to sort out money problem to keep parks rubbish takeaway schools roads ect ect ect the council needs help with finance					Yes		Yes	Yes			
The Council will have less money, hence my benefit will go down							Yes				
The only people who might feel they are disadvantaged are carers. Also those with child benefit which is included as income which in fact it is so I cannot see a problem..						Yes				Yes	
the percentage rates are relatively higher than other groups		Yes		Yes	Yes			Yes	Yes		
The reduction in Council Tax will be high.			Yes				Yes				
The scheme is already bad you should be improving it not making it worse											Yes
Their income will probably not cover the extra cost		Yes							Yes		
They already have expenses for children, however, any maintenance money received should be included		Yes	Yes	Yes							
They will be financially worse off		Yes		Yes	Yes		Yes	Yes			

Proposed Scheme 1 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
This group is facing increasing charges for their social care support as well								Yes			
This is a massive blow to the disabled and mentally ill, who up until 2013 didn't have to pay Council Tax. First 10%, then 14%, now proposed 30%. Stop wasting Council money on so called equality monitoring schemes which is just an excuse to nose into what is none of your business. I object most strongly to having money i have paid in Council Tax being spent on this prejudicial and pernicious thing that they call political correctness? It is incorrect and deeply offensive.	Yes					Yes	Yes	Yes			
This option dramatically affects 'Working Age Disabled' people, and for those people in this group who are unable to work, they will have to pay more council tax, as the council tax support will have been reduced, which in the main they will be unable to afford, hence being an unrealistic option.							Yes	Yes			
Those that still live with their parents and what to now live on their own (dependant adults) instead of staying at home and not learn how to cope with life, self-esteem and having to make their own decisions and not totally in-dependant on parents. This will cause problems, unable to collaborate into society		Yes	Yes	Yes	Yes	Yes	Yes			Yes	
Working age disabled affected would lose out most							Yes	Yes			
You are expecting people that are in full time work to pay more					Yes		Yes				
You have made this so confusing & complicated: booklet is not helpful in completing these odd questions - its more like a comprehension exam!				Yes	Yes				Yes		
Your chart 4 shows a reduction in support for all groups, across all schemes, so i don't understand the reason for this question pertaining to each scheme. As for which group loses most, your chart indicates " Families with 3 or more children". This is a pity but we need people to start appreciating the necessity of population control.	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes		

PROPOSED SCHEME 2

Proposed Scheme 2 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
As above											Yes
As before Please note; both yes and no was ticked for question 1b so i have left the field blank								Yes			
As is people those groups are struggling often times no food , constant threats	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
as previous										Yes	
As scheme 1, greatest loss for the group marked above								Yes			
As shown on chart 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
As stated above & also because people with no children are probably working people who already pay enough for council tax by themselves, so wouldn't expect to have their council tax increased unfairly.	Yes	Yes	Yes					Yes	Yes		
because all the council want is to take more money off of the people who can least afford it those who struggle from hand to mouth every week	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
because living on benefits is hard enough without haveing to pay more to the council						Yes	Yes	Yes			
Chart 4							Yes	Yes			
Child benefit is considered as income and disabled support is considered as income		Yes	Yes				Yes				
considering that cost of living has gone above inflation level there will shot fall in the incomes of these people due to high rate of consumer goods and services			Yes				Yes	Yes			
Disabled households will have to pay significantly more in both liability cap and having their disability benefit included - it may be simply too high a price for some of our most vulnerable residents.		Yes	Yes	Yes			Yes	Yes			
Dont know											Yes
Every one of those groups will have to pay more	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Families 1-2 children may also have a mortgage payment, should not be pressured to pay out full Council tax payment but only half. Also part-time worker with family or without, should be supporting couples only if their income do not reach the target mark of over Â£?..then yes! they should be entitled to pay only half of the Council Tax payment		Yes		Yes	Yes		Yes				
Families with children due to child benefit being taken into account. The disabled due to paying the same liability cap. non dependants due to increased deductions.		Yes	Yes	Yes			Yes	Yes	Yes		

Proposed Scheme 2 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
Finances affecting everyone at present. People are just about making ends meet.			Yes		Yes						
Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
I am in receipt of carers allowance and I have a non dependant who lives with me. On balance if scheme 2 is put in place- this will greatly impact my ability to pay my council tax as I am already paying 30% towards my council tax and an increase would be a hardship. I don't want to get into a debt.						Yes			Yes		
i believe claimants of dla should not have to pay more. they are disabled, and its not something they choose to be							Yes	Yes			
i do not have sufficient experience to answer above questions I vote for option 2 but in essence think total household income should dictate level of benefit - not financial circumstances									Yes		
I have the same issue as before, due to what central government has done. At the end of 1 or 2 years the council will have to face a stark choice of no council support to rate-payers Finally it may be that where the household has more income earners need to pay, whether it adult or child					Yes						
I think everybody should pay council tax as exemptions create a 2 tier ssystem that reward people who make little or no effort. If central government wants to support groups such as disabled they should do it and not leave it down to local people who could disproportionately disadvantaged.											Yes
I thought disabaility benefits and child benefit were not allowed to be counted as income		Yes	Yes	Yes			Yes	Yes	Yes		
If people with disability don't get coucil tax support they will get ill they get suicidal their illness goes worse.								Yes			
I'm going off the figures given in Chart 4. Although this scheme hits fewer groups, it hits them harder - especially the disabled who aren't claiming as much support. Maybe the inclusion of Disability Benefit as income explains this? It's worth noting that my recommendation of Scheme 2 isn't tied to the number of groups it disadvantages.		Yes				Yes		Yes			
It includes disability benefit							Yes				

Proposed Scheme 2 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
It seems unfair to penalise those in receipt of disability benefit and carers. The only other people who might feel they are disadvantaged are those with child benefit which is included as income which in fact it is so I cannot see a problem.						Yes	Yes				
It would cost them too much more							Yes	Yes			
lone parents have neither the time or opportunity to earn extra income with very young children at home				Yes							
Lower liability cap, inclusion of disability benefits as income, inclusion of child benefit as income, increase in non-dependant deductions also affects carers		Yes	Yes			Yes	Yes	Yes	Yes		
More equal										Yes	
most of the time there is carer for disable person who cant work at all or full time. Parents with 3 or more children will have difficulties . (Disable person cant not work)			Yes			Yes	Yes	Yes			
My council tax is too high. I prefer to reduce council tax as its too high for the mentally and physically disabled with my family we paysome of council tax and some of borough people on benefit not paying council tax.		Yes									
No idea because these questions do not relate closely enough to the info in the booklet!											Yes
no income to pay, nsecure work, no proper secure income		Yes	Yes	Yes		Yes	Yes	Yes	Yes		
Pay more when they have less money to feed children.		Yes	Yes	Yes							
People need a certain amount to survive if the council checks all recipients abilities health			Yes	Yes		Yes			Yes		
People need a certain amount to survive if the council checks all recipients abilities health			Yes	Yes		Yes			Yes		
People who have a disability find it harder to work and may not be able to work at all. Their financial situation is more precarious than others. Therefore if DLA is included as income they will have to pay more council tax leaving them with very little to live on and survive. Families with children will have to pay more - their income may be decreased and their children cannot work to gain extra income.		Yes	Yes				Yes	Yes	Yes		
people with disabilities in long tem health conditions will be badly affected because they cannot work due to their poor health and so can't afford to pay a higher rate council tax	Yes						Yes	Yes			

Proposed Scheme 2 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
percentage rates are relatively higher than other groups		Yes		Yes	Yes			Yes	Yes		
Probably allowance are eliminated. It will stress every group.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	
Same as before but feel disabled liability cap should be higher if benefits are included say 78-80% as they are worse affected.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Scheme 2 rightly given more discount to those on disability benefit. P.s. I am not disabled, so have no vested interest.											Yes
See answer at Question 1a	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Since 2012 DLA has been taken into account when assessing income for fairer charging for their social care services by counting this income again for council tax benefit you are further reducing their limited income								Yes			
The answer is the same as question 1		Yes	Yes					Yes			
the cap is lowered to 75% for working age disabled, child benefit would be counted as income, non-dependants greater contribution		Yes	Yes				Yes	Yes	Yes		
The law clearly states "uk and euro" DLA is no accountable as income, this is to stop evil councils such as harrow for being more disabled in other words more stealing from severely disabled.	Yes		Yes	Yes		Yes	Yes	Yes			
The only people who benefit from these changes are the government and the council.		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
The only people who benefit from these changes are the government and the council.		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
The reduction in Council Tax Support will be high.					Yes						
These are the people who will need support the most			Yes				Yes	Yes			
They don't get proper help						Yes					
They will be affected because things in this country have changed from house, so they have to pay their income which they have to live to look after themselves and it won't be good. it will affect their health.								Yes			
They will get what they wanted	Yes		Yes			Yes					
They will have to find an extra £10 a week								Yes			
This is the worst of the proposed schemes. This is particularly bad for all disabled and mentally ill because this scheme counts their disability benefits as income just like that awful personal budgets rubbish.						Yes	Yes	Yes	Yes		

Proposed Scheme 2 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
This option affects more people receiving council tax support, but the people affected most will be the 'Working Age Disabled'.		Yes	Yes				Yes	Yes			
This scheme affects working age disabled and those on lower incomes so that would be unfair or unjust					Yes			Yes	Yes		
This will be a cruel attack on disabled and vulnerable people who struggle to survive even with benefits as the cost of living for disabled people will always be higher than the able bodied as they have to pay for help and adaptations		Yes	Yes	Yes		Yes	Yes	Yes	Yes		
We are all in this together our leader the PM says. So all income should be looked at when the bill for C Tax comes in> If people have kids then they can pay for them and have reduced child bennerfit. So give more towards schools etc that there children attend.										Yes	
Working age disabled & families with dependents would lose out most							Yes	Yes	Yes		
You are asking us to pay more					Yes		Yes				

Proposed Scheme 3 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
Families not entitled to full support are affected most.		Yes	Yes								
Families with children due to child benefit being taken into account. Working due to earnings disregard. Non dependants due to increased deductions.		Yes	Yes	Yes	Yes				Yes		
Families, working households and non dependants. These groups usually have more expenses and may have low incomes so that is taking from those who need it more even though they are helping themselves.				Yes	Yes				Yes		
Hard to say which groups would be disadvantaged. Each case is different. I think working households should pay a bit more. People with children need to pay less											Yes
Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
House Hold with non dependant could have to go & visit their family they get lonely they will be worried if their children are in foster care etc	Yes				Yes			Yes	Yes		
i believe claimants of dla should not have to pay more. they are disabled, and its not something they choose to be							Yes	Yes			
I cant I must be thick - you must want people to answer incorrectly											Yes
I don't think disability benefits should be included but think all other income should to reduce the inequality between households with and without children.		Yes	Yes								
Ideally speaking this scheme protects the most groups/categories*, but "pits" the childless against those with children(in schemes 2 and 4) hence is likely to engender more wanted animosity against these above-ticked particular vulnerable groups (see next comment in q1d) * without accounting for cross-over between these categories. The groups that had been ticked "No"on the form were single people/childless couples, carers, people in receipt of disability benefits and entitled to full Council Tax Support, people in receipt of disability benefits and not entitled to full Council tax Support.											Yes
If they get benefit now - these may reduced slightly. People who have more than 2 children should NOT expect benefits. If they can't afford kids - don't have them		Yes	Yes	Yes					Yes		
I'm going off the figures given in Chart 4. This scheme really hits families, probably because there is less change to the Liability Cap.		Yes	Yes	Yes	Yes				Yes		

Proposed Scheme 3 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
Still awful but slightly less awful than the other 3							Yes	Yes	Yes		
The answer is the same as question 1											Yes
The average weekly reduction in Council Tax Support will be higher than the other 3 schemes.			Yes	Yes					Yes		
the cap is lowered to 80% for working age disabled [the lowest of the options], child benefit would be counted as income, non-dependants greater contribution [quite equitably]		Yes	Yes				Yes	Yes	Yes		
The mainstream groups seem to average the same liability cap as previously shown so they are not paying an increased percentage of Council Tax. 80% for working age disabled is a fairer choice.											Yes
The wording "council to scheme" have meant it does not matter what I think. Council has made its mind up about who will be heavily taxed.					Yes			Yes			
the lone parents and part timers where do you think the extra money is coming from. Wages are not keeping up with all the extra costs				Yes	Yes						
These changes would cause more poverty, can't you see that?		Yes	Yes		Yes	Yes	Yes	Yes	Yes		
These changes would cause more poverty, can't you see that?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
These families are already struggling and are reliant on their child benefits		Yes	Yes								
These groups will find it hard to get extra money		Yes	Yes		Yes						
They are all greatly distressed at this. It has been so so challenging	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
They have to pay more		Yes	Yes		Yes			Yes	Yes		
They will be getting slightly less benefits			Yes				Yes				
This appears to be the best option, i.e. the one which will have the least impact on the 'Working Age Disabled' group. This option affects Families to most, i.e. those receiving child benefit, once their children reach a certain age this group will either be able to return to full or part time employment hence reducing their need for council tax support, whereas the majority of the 'Working Age Disabled' group are never likely to be able to return to work and require long term support.		Yes	Yes								
This proposal appears to make the smallest reductions from the largest proportion of claimants seemingly making it fairer for everyone.	Yes	Yes	Yes	Yes	Yes	Yes					

Proposed Scheme 3 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
This scheme is fairest of all to carers who through no fault of their own are looking after others and thereby are saving the Council money which would have to be spent on provision. The only people who might also feel they are disadvantaged are those with child benefit which is included as income which in fact it is so I cannot see a problem.											Yes
Those that are DLA should not be using the full DLA allowance to pay for Council Tax, is totally unfair. Those with lower income should be entitled to some benefits to support their contribution towards Council Tax.		Yes	Yes		Yes		Yes	Yes			
working groups are not favourable		Yes			Yes			Yes	Yes		
Yes because this will be good	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes		
You are making it too expensive for working people to live in Harrow					Yes		Yes				

PROPOSED SCHEME 4

Proposed Scheme 4 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
As before											Yes
as per question 1a										Yes	
As shown on chart 4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
because all the council want is to take more money off of the people who can least afford it those who struggle from hand to mouth every week	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Because in the proposal it will affect families with more than 1 child			Yes	Yes							
because living on benefits is hard enough without having to pay more to the council						Yes	Yes	Yes			
Chart 4							Yes	Yes			
considering that cost of living has gone above inflation level there will shot fall in the incomes of these people due to high rate of consumer goods and services			Yes				Yes	Yes			
Dont know											Yes
Every one of those groups will have to pay more	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Families would struggle as would people on low income	Yes	Yes	Yes	Yes	Yes	Yes			Yes		
Harrow council wstes a huge percentage of its income on glossing over reality, many areas could be cut back but the council refuses to cut out the gloss.	Yes		Yes	Yes		Yes	Yes	Yes			
Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
households with lower c/tax support, people with non dependant across all four schemes will be most affected, also scheme 4 would affect families the most. therefore child benefit should not be included as income. This would have a detrimental affect on families and increase poverty.		Yes	Yes		Yes				Yes	Yes	
I do not agree with including child benefit as an income, its called a benefit, & its for the child paid to low pay workers or people whose children need this money, children cannot work & many may suffer if this is included. I do not agree with any of your shemes which include child benefit. I dont mind paying a bit more on my council tax, leave out the child benefit & I am happy Thanks		Yes		Yes							

Proposed Scheme 4 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
My council tax is too high. I prefer to reduce council tax as its too high for the mentally and physically disabled with my family we pay some of council tax and some of borough people on benefit not paying council tax.		Yes									
People need support because of personal issues and current climate	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
people with disability needs their money to be independent and helps them stay out of hospital								Yes			
Probably allowance are eliminated. It will stress every group.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	
Proportionately pay more				Yes	Yes						
Reduced income-less money to spend.			Yes				Yes				
Roll on May 2015 when conservatives will be out and hopefully w have a compassionate and caring and trustworthy leadership!		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Roll on May 2015 when conservatives will be out and hopefully w have a compassionate and caring and trustworthy leadership!		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
See answer at question 1a	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Single people/Childless - Â£1.03 per week worse off than in proposed scheme 3 Households with Non dependants - Â£1.27 per week worse off than in proposed scheme 3 People with disabilities (full entitlement) - Â£1.24 per week worse off than in proposed scheme 3 Other groups are between 7p and 73p per week worse off than in other schemes, lowest reduction but people with disabilities (not fully entitled) would not be so drastically affected as in proposed schemes 2 and 3 (up to Â£4.37 worse off in the form) (see next comment Q 1e)	Yes		Yes		Yes	Yes	Yes	Yes	Yes		
The average reduction in Council Tax Support will be higher than other 3 schemes.	Yes								Yes		
the cap is lowered to 75% for working age disabled, child benefit would be counted only as part income, non-dependants greater contribution [quite equitably]		Yes	Yes		Yes		Yes	Yes	Yes		
The council support should take all income from households in order to help - it is no use to have a busy household with ten persons and only on claim for part time hours - -- where is the final push to write of all council support due to come in 5 years, thinking the collection of 10 persons garbage, cars use or mobile use or school use.					Yes						
Their financial worries could put them in to worse situation								Yes			
They are to pay more					Yes				Yes		

Proposed Scheme 4 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
They will all lose some CT Support but perhaps the households with non-dependants have the best opportunity to make up the shortfall by collecting contributions from other members of the household.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
This option affects more people receiving council tax support, but the people affected most will be the 'Working Age Disabled', and families with 3 or more children.			Yes				Yes	Yes			
This scheme forces the disabled to pay another 16% towards council tax - if this is passed vulnerable disabled people will undoubtedly die this winter as a direct result as they will be forced into situations like heat or eat as benefits are not generous to absorb such a cut in council tax benefit without causing severe hardship to the group who receives the smallest amount of help per capita anyway!			Yes	Yes			Yes	Yes	Yes		
weather young or elderly people who are very disable that they cant work the carer will be effected						Yes	Yes	Yes			
when a family has this number of children (many) it is down to choice. affordability should be high on their agenda when making this choice. Disability benefits, child benefits are paid because that is the basic amount families require to function. by taking from that sum by default you are not letting them function. if a family is working extra hours then they should be taxed on that to pay for what they use in full. i.e. not given an allowance for working more, when I was in employment I was taxed at a higher rate for working harder..... this does not seem to be inline with logic used else where by the UK.			Yes								
Whoever you paid to make this up should be fired! format is too complex. how much money has been wasted on this mish mash?											Yes
Workers due to earnings disregard and minimum support band. The disabled due to paying the same liability cap. Non dependants due to increased deductions.					Yes		Yes	Yes			
Working age disabled households who receive a lower level of Council tax support			Yes		Yes		Yes	Yes			
Working households and those with non-dependents are most affected.									Yes		
working people cannot be helped		Yes		Yes	Yes		Yes	Yes			
yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes		
your chart was very helpful		Yes	Yes				Yes	Yes		Yes	

Proposed Scheme 4 - Thinking about the groups which you have ticked above please tell us why you think they would be affected?	Single people/childless couples	Families with 1 or 2 children	Families with 3 or more children	Lone Parents	Full time or part time workers	Carers	People in receipt of disability benefits and entitled to full Council Tax Support	People in receipt of disability benefits and NOT entitled to full Council Tax Support	Households with non dependants	None of these groups	No response
Your publication is poor, not explained well enough. You need to provide household information of what individually it is going to mean to me											Yes

APPENDIX D

QUESTIONNAIRE FEEDBACK ON OTHER GROUPS AFFECTED

Q: Are there other groups that we have not identified above that you think will be detrimentally affected by any of the proposed schemes? Please tell us which groups these are and why you think they will be affected?

- Those in receipt of child maintenance
- Employment support
- Disabled people who have part time live in carers who work only part time will lose badly.
- Please that Harrow Council should pay full amount for council tax for people on benefit as in London all borough paying council tax for people on benefits as I am on benefit employment support allowance DLA I am mentally and physically disable with my wife and 2 children - we need help
- Families with many dependent children- these on income support who have dependent children.
- Lone parents. By tell them how much money they should live with? Carers They don't get proper help single people someone should give them a job
- Those who has no income how can they pay council tax. Council tax must be for good income & having their own properties and running with good condition.
- Single people who gets JSA Couple who gets JSA P/T workers with gross pay under £150 per week
- Serial offenders under probation
- People who have lived in UK for at least 25yrs or since birth!
- Retired- Pensioners
- Any group that does not conform to Harrow council for example.
- Refugees they will be which will age on problems
- No secure job income
- There should be some kind of help for those on low wages who have lost their help with payment towards CT. I now don't get no help toward CT. I work p/t and on DLA. DLA was not awarded for CT payments.
- Low income, unemployed, youths shelters, elderly on state benefits, immigrants
- I don't know if there are more groups - this is all quite confusing for me
- Those on ESA basic rate, especially if they have a non dependant, also have lower incomes.
- I am not happy with the borough of Harrow I live in. It is the worst one I have come across. Their Council Tax is the highest amongst the rest of the Boroughs. The facilities are one of the poorest regarding service, facility, quality and flexibility
- Anyone coming here purely to milk our system.
- Public information is too confusing. Every scheme impacts on more that are working
- More to the point, relatively speaking, at least one of the categories listed on chart 4 will be more disadvantaged than the rest, whichever of the proposed schemes. Is Balfour Beatty the barometer for economic upturn rather than M & S? If an upturn has not been felt in Harrow yet why not tap into the property (private rented) market. Rents don't seem to be coming down soon enough.

- Pensioners and people who claim pension credit
- People in self employment, people in zero hour contracts and unemployed people.
- Concerned that anyone on a low income should not pay any more (or any at all) living on £72.40 JSA doesn't allow one to pay more council tax while still to feed yourself. Many families earn less than the income tax threshold yet you still have to pay council tax , leaving in poverty. - When changes should be implemented - Will cause hardship either way.
- All affected because Harrow has such a bad scheme
- They are sick and have a lot of problems in their life. They need extra help from the Government
- People in low incomes and in receipt of benefits
- Poor people
- Normal people will be affected and will basically be subsidising those who receive support. The Current government is conning us 'the people'. The very ones they should be serving.
- Retired age still earning, due to not being retired, i.e. being director silent partner etc. not to include income from investments - this is a 'retax' which is not fair.
- I'd like to see income taken into account as a factor. Scrapping the disregard and changing the minimum level of entitlement would affect low income households.
- Change as fast as 2015 - look at child benefit for higher earners - next will be no freedom pass - draw the line and set the new rules of no council support in years to come.

APPENDIX E

QUESTIONNAIRE ADDITIONAL COMMENTS

Additional comments recorded in the Consultation Questionnaire included in Appendix B

- My comments to council harrow be some other borough to paying for people on benefit the full council tax, as the amount council tax in harrow too high. Also harrow council paying some and rest on tenant even they receiving, as their other council different borough they not paying council tax as they on benefit. So, I hope in future be all borough councils be equality to paying towards people disable full council tax and freeze for 5 year the amount
- People in low income should not pay anything to council tax max £5 a month. I hope you will understand we are vulnerable
- By your own statistics - working age disabled people absorb the smallest percentage of council tax benefits so I fail to see why they have to suffer in between 6% to a whopping 16% cut in their benefits as disability is not a choice and everyone is only one accident or illness away from becoming disabled - but having children for most people is a choice and therefore I would propose zero reductions for families with children to more fairly make savings!
- I would suggest abandoning Council Tax Support, the benefits scheme should return to the original 1947 values in society
- Council needs to review its plan. However I feel that this is a waste of time as there will be cuts no matter what the Council says. This is an exercise which is a time consuming unsatisfactory review.
- Pensioners should not be 'ring-fenced' and disability allowance is income!
- If the changes are needed to balance the council's books, action has to be taken.
- Your proposed schemes 1 or 3 are the best just go ahead ASAP. Your question "which of the following groups do you think will be disadvantaged by each scheme" Answer- Look at your own chart, it is time to limit benefits and curb who produce children thoughtlessly
- See if applicants drink and smoke
- To understand all proposed changes would mean studying booklet for several hours. I have made decisions after reading it a few times. Trusting the council to be fair to all the disadvantaged in the borough.
- Why Harrow Council always rise Council Tax. Family who gets income support has no money to pay. Can you live on £50 a week?
- Council should be little careful to whom to give benefits ie check the situation and honesty by the public
- People are finding times hard enough as it is without the council trying to take even more money off them. Cut staff and pay them a little less especially those in management
- I am a pensioner and do not need a question and answer exam at my age do you really think anybody is going to study all 4 scenes to see who benefits the best. You know who needs help with tax support take an average across the board and implement it. This is a ridiculous way of getting information from the public what a waste of funds printing all these exam questions Help the pensioners + unemployed it is not rocket science Can you not make any decisions ???
- I am 80 years old. terminal ill
- I don't think there should be changes Think things should stay as they are

- I have made my feelings clear. These changes are designed to create fear and control! Clearly there would be even more poverty in this degraded society we all live in!
- Why harm the already disadvantaged 2) why not put up council tax for the majority who can pay 3) If any of the recipients of council tax support should not get it then they should be dealt with by law
- EXTORTION for those who don't have jobs and live on income support to pay for feeding their dependent children.
- I am afraid I do not how much it would hurt people to not get support you need to change now. I am 93yrs old and live on my own. I am happy to have my council tax reduced a bit. I know there are young people who could look for work and don't. They get a lot of benefits. I lived in America and if you are on the dole you are given 6 week to find a job. If you do not, the government finds you a job; if you do not take it there are no benefits. That way who needs it gets it as there is the money available. If you are too good to people who milk the benefits then there is no money for scoundrels.
- People should be given enough notice and not 1 week to reply they could have gone abroad to see their parents who is ill or they themselves are ill and they need break they could only inform housing benefit and not council tax it is totally totally unfair on them to put summon council tax people should think before acting
- Council tax I felt they always target people at their hard time when people with disability are so ill and in condition of will be hospitalised they just send summons if they don't know who to turn to they could go through a lot they should be given more time to act before they take them to court their bad memories gives them panic attack
- The consultation was a complete waste as harrow Council had a pre-empted plan and still has regardless of public view.
- Difficult to decide who should lose more help than others, but it needs to be done. I have gone for scheme4 disability benefits are more important than families with 3 children or more-they need to take on responsibility of having larger families carry on finding the fraudsters who cost us money
- Disabled should not be penalised whereas those with large families should accept responsibility for their actions in having children
- Those who has no income how can they pay council tax. Council tax must be for good income & having their own properties and running with good condition.
- The people who gets JSA, Housing Benefit, Council tax benefit, pay rent will suffer a lot because of these changes
- Less generous scheme is an inappropriate idea because it will lead to more homelessness if people cannot make their shortfall. scheme should be more generous instead
- Those working groups cannot be reduced with the Council Tax
- Response to Q2 = don't know
- I believe 1c is the best option. The Council needs to make savings the least affected are disabled persons and they do not have a choice about this. The other groups with children did have a choice so they need to realise they do not come without costs which should be theirs not the community
- People with disabilities and long term health conditions should be given more care and concern than people who are able to walk and are healthy this is because disable people can't

work to afford high rates of council tax they rely solely on the benefits they receive whilst other groups are able to pay high rate because they have a steady income can afford it through work.

- Information difficult to understand needed to more clear and concise examples would have made it easier i.e. couple 2 children unemployed receive x, scheme 1 they would get ? scheme 2 etc. Also 1st event date 17th July letter not received till 18th July. Also pensioners will be unaffected what if they have significant incomes or savings?
- Please leave the council tax as it is
- The Council spends too much of the revenue to pay uncontrolled rent to private landlords. there must be effective control over private landlords so that much can be saved on housing The Council needs to negotiate with interested housing finance institutions to provide more affordable houses for the people needing support for residential accommodation
- yes but not without offending anyone- I am 60 disabled & worked until 2010. Then had to become mother's carer 24/7 for 1.5 yrs until she passed away! I am not some lout who has not worked & claim money to spend on there "habits". It is ridiculous I can barely manage - take more from footballers, actors, MPs etc and give to the people who need! Would you like to be a toilet attendant earning a pittance? Madness!! Because I was born in 1954 must now wait another 6 yrs until my pension! PS & I had to buy packet of envelopes as could not find a single one!!
- even though I am not in receipt of Council Tax Support it is good to be consulted because any changes will affect the level of my council tax and the uses to which it can be put there can be no outcome which will please recipients of council tax support but at least they have an opportunity to voice their preferences I do not envy you the decision you have to make
- How can you target the poorest and most vulnerable members of society (unemployed, single parents, disabled) etc why don't you start by cutting the pay of the highest earners a the council (managers councillors advisors and sundries) get rid of the mayors car + office, forget black history week or white history week if you ever have one (its divisive and racist) stick to the basic - rubbish clearing - road maintenance - street lighting etc. Ccancel your glossy magazine. Thank you I have not included my name + address as i do not wish to meet your council heavies
- This survey is too complicated. Most will end up in the bin (recycling probably). I almost lost the will to wile trying to make sense of it. You are asking us to decide what you as the local council should be deciding yourself. Please do the jobs you are paid for.
- Over 65's cannot afford to lose any benefits. Over 65's should not pay any council tax. They have paid all their lives. They need help.
- As you gather I have very little faith in questionnaires on any subject. I just wonder how much it cost to send all this stuff out.
- The booklet explaining the information is very complicated.
- Benefits are too generous and all groups should pay their way
- These changes do not have to be implemented and will discover that through the courts as 100s of tenants are involved in court action through barristers. Already made about London's third worst council, LC records. Perhaps if you sought out empty properties and charged the owners as permitted % of council tax. Oh no you won't do that as council officers friends. 300 empty properties.

- It will cost Harrow residents more to live here. It's already one of the highest council taxes in the country; and not much around to justify the extra cost. How is it Hillingdon Borough Council can keep costs down much more than Harrow?
- To manage my decision would be good for Harrow
- When the support for JSA claimants was first reduced (25/month) it was hard to adapt and budget for from £70/week. Then it was reduced it was reduced further so we now pay £34/month. It is almost impossible to find without further hardship, I am in debt to my credit card so my further decrease would be completely OUT OF REACH. As a single male with no dependants I feel we are a target for further reductions in council tax benefit unfairly in my opinion, I SIMPLY WILL NOT BE ABLE TO PAY.
- Why doesn't the Government issue a mandatory charge to those in the adult entertainment industry? Phone/internet charge them extra b/c most of them are funding illegal activities. At least that way the poor, needy, disabled.... WHERE ARE THOSE WHO ARE SUPPOSED TO BE THERE FOR THEM?? If the above is done at least less children will be abused, slaves. WHY Always targeting POOR & removing the boundaries of help. Yes you know there those who are abusing the system surely there is an amount get capped. So do not have continue ongoing cycle attack against POOR... Also: SKY/BT/EE why is not mandatory to deduct 5%/10% from their business profits that why council/government won't have to be causing unnecessary distress to those who are already financially challenged. By making those companies mandatory there will always be enough to help the poor needy ill terminal a cap made & get there should be no more going around in circles.
- It is appalling that the council is making any cuts what so ever to the council tax support scheme when it will be directly, negatively affecting the quality of life for our poorest and most vulnerable residents. I would much rather a disabled person or single mother had enough money to eat & heat their homes than look at the frivolous waste of tax payers money such as the new paving in harrow town-centre - This council have their priorities all wrong!
- I do not have sufficient experience to answer above questions I vote for option 2 but in essence think total household income should dictate level of benefit - not financial circumstances
- Not really as I really don't understand what the proposal meant
- I thought the system of benefits had been simplified it seems very confusing
- New changes is not fair, we are finding payments hard enough as it is. I did not see no difference between 1-4, other than council is taking more money from us. DLA cannot be used as income. Totally wrong of you to even consider doing that. If it goes towards the car, what happens then, can you still use it as income? And how?
- I am incredulous that so much time money & effort has been spent to produce a survey which is so difficult to complete with any understanding of the ramifications. The booklets content does not readily support one's ability to answer the 'comprehension' questions. There seems to be a purposely 'built in' high probability of error in completion.
- I may be wrong inflation is low. Sorry I have not read all four of your propose scheme. Taxing people and spending wisely should be priority. People are angry and hatred about their taxed money spent on disadvantage group. Not belong to them what can we do , people being taxed no extra privilege. I could see very difficult unless private organisation Tesco, Sainsburys, Marks & Spencer, Car park, wedding recreation halls, restaurants, pubs, clubs, contribute

(donate towards Harrow's budget). Government should allocate on basis of disadvantage population density. For any council does the proposed scheme give some incentive to people to return to work. I am 60, disable. In my teenage life I did recycle paper, envelope designing, gift box designing, jewellery box designing, sewing, vegetable planting, music, sports, decorating, upholstery, all kinds of work,

- Yes I am 72 plus heart bypass open spine surgery diabetic high blood pressure falling down in the street eating problem cannot use my right hand and knee arthritis. I am not complaining no help from welfare it's ok diabetic affecting my right eye
- Been in the UK since 2011 paying tax etc is hard to pay moneys getting taken off me for 3 years £62 every month
- Feel keeping additional earnings disregard as more of an incentive for people to try and be more independent and work and should be kept whatever scheme. Agree child benefit should be included but maybe partly only - when CB started it was not given for 1st child and we were encouraging increasing population - this isn't the case now and in general it is not used as intended. It goes on things like luxuries and as expected, if made part of income maybe more people would budget better. Disabled do have extra costs/needs but considering they are getting the benefits the liability cap difference shouldn't be so wide or portion of benefit included as income. Non dependant deductions need to be increased, as this abused.
- You need the money now - so do it now! Too many people abuse the benefit system and free housing. Police the system better and recoup losses. You could have saved money on these leaflets! The questionnaire could have been on 2 sheets, printed front and back. Save trees and money, shiny paper is for luxury items AND it wouldn't fold in half to fit my standard envelope - plan ahead!
- I think it's disgusting that the Govt have forced this on Harrow council. VOTE LABOUR
- All working aged should be encouraged to work some get benefits and do not contribute anything and expect the taxpayers to foot the bill If possible they should be made to do volunteer work while in receipt of benefits
- I would first like to say that at present, we (Harrow residents) are not getting sent full support money, the bins are never left tidy and the cubbie house door never closed. Also the footpaths in the Borough are a disgrace, never hosed down as regards repairs to pavements potholes, holes for given up?
- Full time and part time workers with children who do not receive any council tax relief or support. I am on council tax band G and we find the council tax fees hit us hard financially as a couple & family. In addition my roads, street is in poor condition and I cannot see where my council tax is spent or how my family benefits from such high council tax payments.
- I don't understand the questions I don't have answers to the questions Thank You
- Points have been made in answers to Q1e and Q1d. More general in Q1e. Why do private property rents remain high as ever in Harrow? What advantage to the Council to prop up owners putting more non-owners onto benefits? Does not make sense
- I think you should see every household, see their problems, get proof and judge each one individual as i have many health problems, my carer gave up a good job to care for me and my autistic grandson that i had otherwise would have gone into care. I'm 60+ 4 months. I would have received my pension this year now can't wait until I'm 64. I hope i last that long for my grandson's sake. Maybe you should stop immigration then you won't screw the disabled. I

have had only a weekend at Margate once a year, no flash tele, my metres keycard, TV licences, cost of living etc. Now paying £18 C tax. Now want more, judge everyone by their circumstances NOT just because they arrived in the country. I'm not a racist. You have made us question why you hate White British. Don't judge everyone by anyone else, go on merit. Some of us can't help being in this situation!! READ ANSWERS. If people die before they get a pension, kids should get it NOT Government - it's ours not yours. How can I make a carer that only gets £60 a week to pay when he works hard to look after me and my grandson. I'll even give my name if needed. I will be at meeting

- There should not be any more changes to the detriment of the poor, old, mentally or physically disabled, frail and other disadvantaged groups, under any pretexts. Whether services are provided or not does not matter any longer as many of the services have already been withdrawn, such as elderly care, community care for mentally ill people
- If missed or forgot to take out my bins; green, blue or brown if it is left at the front without being emptied. All it takes just to the gates which is easy access and take the bins. Specially - if they are over full! It is very annoying the whole procedure of not showing any care or concern - community. I believe Harrow borough need to re-look and to restructure their whole philosophy. Need to be in touch and to be more productive - learning to look out for others, take the role of responsibility is very essential. The community (people/what they would like and see changes to build a better environment and a better Borough to live in)
- I already have £2000 arrears of Council Tax that I am trying to clear. An extra payment of £25 to £30/month to be paid to the Council is virtually impossible! I have a lot of stresses at present and this extra added pressure will NOT help me at all.
- Leave the child benefit alone Children will suffer hit the adults not the children. It's a BENEFIT.
- Cuts must be made 2) None of the 4 options is better or worse 3) Implement a combination of 1 and 2 two years combined with 3 and 4. This will average out the financial reduction making the best of a difficult choice imposed on the Council by Central Government
- Any discouragement to persuade people to have smaller families (fewer children) will be advantageous for the reduction of population and damaging environmental human activity which we are all beginning to experience in our lifetime. Overpopulation is a serious problem to be if it isn't already.
- This scheme should be abolished completely or more substantially reduced, particularly for people who keep producing children or are work-shy and expect people who are prepared to do any job and earn their keeps to pay taxes to maintain them. Those who just take from the state and do not give anything back live a much more luxurious life than those who work hard and pay taxes to finance the lifestyles of fast food, booze, fags, flat screen TVs and cars of those who keep producing children and are work-shy.
- I feel yet again that people on low income or benefits are being discriminated against.
- Long overdue
- I am reeling from the savage cuts to benefits already coupled with increase in charges/cost of living. I earn less than £300 per month, it's the only job I can find and I went into debt to pay the Council tax bill where everyone has to pay even if they don't have the money. I am middle aged and with average 300 people going for jobs and constant re-training. Struggle to find work which is usually only offered to people doing that role and not paid holidays or sick. I borrowed for the 1st time in my life to pay all the increased charges, primarily Council Tax and

have big debt for first time. All i do is worry about affording to live. I borrow from family who can no longer help. I live below the poverty line and increase will sink me. I believe the money should be taken from another budget like roads, transport and public events but not heaped onto the poor. It is detrimental to my health and costs pushed into health care coping with anxiety, depression and stress.

- Poor information, very confusing
- Why do private property rents remain high as ever in Harrow? What advantage to the Council to prop up owners putting more non-owners onto benefits? Does not make sense
- If this goes ahead, better as a gradual process so that people can slowly adjust to the changes. Each scheme affects vulnerable groups especially disabled, families, non dependants and those on lower incomes who are usually within these groups, this is already affecting many families and these changes will only widen the gap in terms of equalities and discrimination. This is about human rights, human dignity.
- I receive Council Tax Support as I am a pensioner and also receiving pension support. The discount helps me cover all my basic costs of living, without this I would find it difficult to live.
- I think there should be a National association of local council that can stand up to the government, and refuse to implement cuts, it should make its own legal council to write councillors from indiscriminate.
- Should be doing more to lobby control government for a higher grant. There are a lot of very poor people in Harrow, having to stretch a small budget to find an increase in council tax is very difficult for them.
- Affecting working age household should not be an option, If they get disadvantage it will spoil the new proposal as the council get benefit of tax payers. Making decisions with less impact on disability and pension scheme is beneficial.
- Most people if not all will find it extremely difficult it huge changes will be applied in the future, especially families are the ones who seem to be very affected as they'll be struggling.
- We are both pensioners and it will not affect us by these changes
- I only qualify for £2.01 per week, under all the schemes, I would get nothing which does help me, I can't afford to pay full council tax.
- All new shops in Harrow have opened recently or old shops have closed down.
- I support proposal 3 because it has less impact on the working age disabled, who often have very limited income with the same or higher household costs (higher heating bills if they're not mobile) plus other higher costs such as mobility aids, buying in help such as cleaners, and the outrageous hospital parking charges! Families often have a much higher disposable income, they cost the council more in schools, healthcare, libraries, and refuse collection and their household costs are similar to singles/couples. Non-dependents should contribute.
- Normal people will be affected and will basically be subsidising those who receive support. The Current government is conning us 'the people'. The very ones they should be serving. The council should say to the government who currently Tax us on nearly everything at 20%, why have do you have no money for things that matter to us such as council tax subsidies, housing, libraries, old people's homes, roads etc but you have plenty of money to Bomb: Afghanistan, Libya, Iraq. And still have money left over to give money to the Syrian Rebels, Ukraine and build a £7 Billion pound warship? Why doesn't the council say we have no money and stop trying to con us the people who voted you in?

- Personally I feel any support for paid workers is unjustifiable. If you are living in property beyond your means to pay its bills then move somewhere affordable. I support some protection for low paid disabled. I do feel that top up salary support and benefit are out of hand for those in employment. It discourages them to find more hours in paid work. It is regrettable that the council does not look at the impact the tax has on average income working families, whilst though entitled to no support, it would be hoped that efforts could be made to reduce that burden as over 2k before tax is needed to pay the CT bill.
- the booklet that you sent was so complicated that you did not understand the difference to any of the schemes that you propose it was not explained so that it was easy to understand by the general public
- I am on a basic benefits package, which has had no increase to cover the council tax I now pay, albeit £15.00 a month approx., but that amount still comes out of a pot which is designed to cover the 'bare bones of life'.
- Only that I think it's fair that everyone should contribute something no matter if they're working or not, so that it's a fairer system. After all it's the more needy that tend to use the majority of the services & support groups offered by the council as opposed to the full time workers here. I don't obviously feel that the more needy should pay as much as full time working people but I do feel that should at least contribute & give something back to society if accepting so much in.
- I don't have time to answer questions that seem to be designed only to test if respondents are capable of understanding the booklet. I find Scheme 4 the least objectionable because it minimises impact on children and lone parents, while not being disproportionately unfair to disabled people.
- Cancel all council tax benefits, as long as the evil and regressive tax exists all people should be expected to pay the full amount. Those who receive benefits should still pay, exempting them just reinforces the sense of division from everyday society and sense of entitlement that many feel towards benefits. I would like see the amount spent on council tax benefit dramatically reduced so that council tax can fall - Harrow Council (like all councils) spends too much time blaming central government - it should be doing everything it can to reduce its huge spending and therefore the amount it takes in Council tax.
- Whilst understanding that the council has to make savings in the same way as central government, the perceived mentality of both local and central government is to always penalize the most vulnerable people and the people receiving benefits. Why change the existing scheme. As I understand it Harrow council receives less funding from central government than most of the other borough councils surrounding us, what is Harrow council doing to fight this inequality?
- Increase Council Tax to make sure poor people do not have pay more Council Tax whilst richer residents do not
- Lack of council tax support will be most detriment to disabled people who are already dependent on benefit which has already been cut a lot
- I do not support any of the 4 schemes which Harrow has proposed. Under these schemes, Harrow is introducing a postcode lottery. For instance in London an unemployed Westminster Resident currently wouldn't have to contribute anything to their council tax bill but in Harrow the same person would have to contribute at least £302.66 annually. Harrow already has by

some distance the worst Council Tax Support scheme in London, if not the country. At 30% the minimum payment is far greater than most, with only Brent, Hillingdon and Newham coming close at 20%. Despite this it seems that Harrow are now considering reducing the levels of support available even further. Every proposed change would result in a financial loss for claimants. This begs the question as to why the borough that already has the lowest level of support is considering cutting it further. The specific funding Harrow receives for CTS has not been cut any further, so why is Harrow planning to make up cuts to their general funding by reducing support for their poorest residents? When several other London boroughs have been able to find the savings to make up their CTS funding shortfall, it is deeply worrying that Harrow has not only passed this cut on to their poorest residents, but actually raided the funding given to cross-subsidise other council services. The reality is that Harrow is asking its poorest and most vulnerable residents to shoulder the burden of funding cuts by increasing their Council Tax bills while other residents enjoy a freeze, surely that can't be fair?

- I think that this very thoughtful consultation has been very fair to all groups. I am retired and receive no benefits and to be frank paying the full amount of Council tax is a burden to my group also. So it is fair to ask others to contribute something.
- Z2K and CPAG strongly object to Harrow's proposals for further reducing the level of support available under its CTS scheme. Our research on the impact of the localisation of Council Tax Benefit has shown that the minimum payment required by the council's CTS scheme is already pushing Harrow's most deprived residents deeper into poverty. Further cuts to support would only serve to entrench this, particularly for disabled residents. Rather than reduce funding for the CTS scheme, we urge the council to reduce the payment burden on Harrow's poorest residents. Benefits are supposedly calculated on the basis of providing the minimum necessary to live on, yet they fall far short of Minimum Income Standards (the amount required for a minimum acceptable living standard, for more information see <http://www.jrf.org.uk/topic/mis>). For a single person over the age of 25 the £72.40 weekly Job Seekers Allowance is only 39% of their minimum income standard and for a couple with two children their benefits only provide 57% of what is required for an acceptable standard of living. Harrow has introduced a minimum council tax payment that is by far the highest in London. For the vast majority of CTS claimants this minimum payment has to come out of benefits, which are already insufficient to provide for the basics of life, and in many cases have already been reduced by other welfare reforms. This means that just over 10,000 residents have been placed in the impossible situation of trying to cut down their food, utility bills or other house essential costs in order to pay their council tax. For example a single unemployed person living in a Band D property in Harrow faces an annual charge of £454, which is equivalent to six weeks, or 12%, of income annually. It is impossible to pay this charge without it having a serious impact on the claimant's standard of living and ability to afford essentials. Unsurprisingly many of those asked to pay have been unable to do so, resulting in 3,705 Harrow residents being issued with court summons for non-payment of council tax in 2013/14. Our experience supporting vulnerable debtors is that the vast majority aren't refusing to pay, they simply can't. 3,704 Harrow residents were charged £125 in court costs, exasperating an already unaffordable debt. We are concerned that the numbers of Harrow residents being issued with a court summons is likely to rise. Harrow increased its minimum payment from 22.5% to 30% in 2014/15 and we expect this means that many of those who have hitherto been managing to meet the minimum payment will start to fall into arrears as

they are simply unable to keep up with the higher payments. Harrow's exceptionally high level of minimum payment was based upon an assumption that the number of claimants would increase by 3.7% in each of the first two years and that council tax would be increased by 2% in 2013/14 and 2014/15. This would create a funding shortfall of £3.8 million in 2013/14 rising to £5.1 million in 2014/15. Both assumptions have been proved to be inaccurate. As a result, Harrow's scheme was underspent by £1.324m in 2013/14 and we expect this figure to be even higher for 2014/15. Disappointingly, the consultation paper makes no reference to this saving. Instead, it simply states that further savings are required, even though there has been no further reduction in the level of funding for Council Tax Support. In our view, this is misleading. In addition to our concerns with the current scheme, we have a number of specific concerns about the changes that have been proposed. While the information provided in the consultation document demonstrates that all groups will be negatively financially impacted by the proposals, low income workers, disabled people and large families will be affected the most. It is correct that Harrow should recognise claimants in receipt of disability benefits as a vulnerable group and therefore require of them a reduced minimum payment of 14% (although other authorities have exempted them altogether). However it is extremely worrying that the council should propose in all the model schemes to increase this and thereby either remove or severely weaken the scheme's protections for disabled people. As the consultation document recognises the council must 'consider how much people can realistically afford to pay towards the Council Tax they are charged'. Although we would argue the council is not currently doing this for the non-disabled claimants who can't realistically afford the 30% they are charged, it would be even more difficult for disabled claimants to 'realistically afford' this charge. While workless disabled people may have higher income levels than those on Jobseekers Allowance they face a range of additional challenges. For example individuals who suffer from fluctuating medical conditions often have costs that vary week on week such as having intermittent time spent in hospital, which increases expenditure of items like food. Individuals with disabilities can also find that their conditions mean that they are more vulnerable to short term increases in expenditure for emergency or cyclical purchases, e.g. purchasing a new washing machine urgently; having to pay a large sum every three months. There are also many people whose disabilities make it inherently more difficult for them to comply with a strict budget, e.g. chaotic lifestyle; mental health problems; learning difficulties. It is particularly worrying that the council should be considering counting disability benefits as income for people not entitled to full Council Tax Support. This group will most likely be disabled people in part-time work that already face significant barriers to the labour market. Reducing the support they receive will undoubtedly make it even harder for them to overcome these barriers. Disability benefits are provided to cover cost associated with disability, they should not be considered as income and to do so could potentially be unlawful and discriminatory. In the case of *Burnip vs Birmingham City Council and Secretary of State for Work and Pensions*, the judge ruled that 'his incapacity benefit and disability living allowance were intended to meet (or help to meet) his ordinary living expenses as a severely disabled person. They were not intended to help with his housing needs.'² We are also concerned that the proposals to increase the minimum weekly Council Tax Support Level and abolish the additional earnings disregard will hit low income part and full time workers and thereby reduce work incentives Harrow's scheme already has weakened work incentives with the increase in taper rate from 0.2 under Council Tax Benefit to 0.3 under the current scheme. The

Local Government Finance Act 2012 requires CTS schemes to ensure that 'work pays' but we believe that these changes could act as disincentive to working. We are concerned about the impact of these changes on children living in poverty in the borough. The proposed changes will have detrimental effects on larger families and lone parent families both groups already at higher risk of living in poverty. Lone parent families are more likely to be in part time work and/or on a low income, meaning that they will be hit by the increase to minimum support levels and additional earnings disregard. 92% of lone parents are women. Including Child Benefit as income will also have a detrimental impact on children growing up in poverty, particularly larger families. Child Benefit is intended to support with the additional costs that come from having a child, yet only covers 16-19% of minimum costs of child (CPAG, The Cost of a Child 2014). Child Benefit is also set to lose 15% of its value over the course of this parliament. Making it subject to taxation will only further erode its adequacy. Larger families will have a higher income as a result of child benefit, which could result in their council tax support award being reduced. However, the additional costs faced by a larger family will reduce rather than increase their ability to pay, meaning they are hit disproportionately hard. In light of these impacts on vulnerable groups, in particular disabled people and women, we hope that the council will be undertaking a full and detailed equalities impact assessment. Any assessment of the proposals contained within the consultation should be undertaken on the basis of the fullest possible information. It is important the council takes into account the experience of the first year of the scheme using evidence on arrears rates, cost of collection, other impacts on claimants and comparison with other local schemes. Without providing this information the authority has prevented Harrow residents from making an informed decision in their consultation responses. We can only hope that such evidence is provided to councillors in a thorough impact assessment of the 2013/14 scheme before they make the decision on the proposals. Although we understand that financial pressure of the 10% funding cut has placed Harrow in a difficult situation, experience elsewhere in London shows it is possible to find a way not to pass this cut on to the borough's poorest residents. CPAG and Z2K therefore, not only oppose all four proposals outlined in the consultation, but also call for Harrow to abolish the minimum payment and reinstate 100% council tax support as has been done in the City of London, Hammersmith & Fulham, Kensington & Chelsea, Merton, Tower Hamlets, Wandsworth and Westminster, or at the very least reduce minimum payments to a level comparable to other local boroughs.

- I would prefer a general increase in rates rather than increasing disabled peoples benefits
- We found this consultation interesting but find it complex esp to know what implications will it have on my son who is currently paying council tax.
- Will go to see the duty officer at Atkins house for care review, this consultation was interesting but complex can be simplified.
- There are many other avenues and departments where watogs being mad, council must not impose these austerity measures on needy and vulnerables, this is futile exercise.
- It's about time everyone paid it, it has been too easy up to now.
- I think you should charge bankers, politicians who have just had their salaries increased to £74,000 a year for a part-time job and people earning £200,000 a year a lot more than they pay at the moment. What happened to the £2,000,000 set aside for the disabled and mentally ill. What did that get spent on? It certainly wasn't spent on the disabled and mentally ill. In future Harrow Council should have to account for every penny of the money they get in

Council Tax, rent, parking charges and fines and especially on how they spend every penny of it. Concerning the monitoring Information; the comment on the form was.... (remainder of comment removed as offensive).

- I shall fully support the cause in keeping Council Tax to its minimum
- Firstly, my demographic is that I'm an able single between 30 and 35, earning between £15k and £20k, living in a Band B property. I regard myself as low income, but with low expenses. Secondly, my values are equality of humanity and freedom of expression. I value equality over freedom. I believe that the best way of achieving those two values are to support everyone to a certain standard, whether they can afford it or not, and that anything above that should be by agreement/transaction. I am therefore a centrist, with left-leaning financial inclinations and right-leaning social inclinations, and I'm more in favour of centralisation than most. Everything below is simply my opinion, flowing from these values. In terms of the consultation, there's a couple of slants which comes across throughout: - National Government is imposing cuts on Local Government - Pensioners are getting a good deal, protected by National Government. - Both carers and families tend to live in larger properties - Singles and couples tend to pay proportionately more council tax. - Those in the Working age - Other group tend to be less able to pay. It is therefore less beneficial to lower their cap compared to Working age- Disabled. I have a couple of comments directly addressing these slants: - Thank you for the statistics on National Government and Pensioners. These are noted, but to be dealt with at that level. - Living together is often efficient, or helps people achieve different goals. Living in a larger property is a natural consequence, and having to pay more council tax (as well as other higher living costs) come with this and are part of this decision. - Singles and couples tend to pay proportionately more council tax for this reason, among others, but also tend to either (a) live in groups with other non-dependents or (b) have proportionately higher incomes or lower expenses to offset this. - A lower percentage of tax collected from Working age - Other may indicate more lower income people in that group, but I'm not sure how much this reflects willingness to pay or evasion, and this casts doubt on the grounding of the conclusion that the Liability Cap should be reduced for the disabled. I'd like to see this dealt with more by income, but more of that below. Some other questions and comments: - I believe that a good way of achieving a basic equality of outcome is to provide services to all, but not to charge those who can't afford it. One big question is what level of service should be provided at this level. Another is at what point should people be charged. I am in favour of a stepped approach, like the one currently implemented, but I'm not sure I like the sound of anyone having to pay something no matter what their circumstances - which is the basic premise of the liability cap. I do, however, like the earning disregards, which is much more in keeping with an approach that I believe works well. - I believe all income (including benefits) should be treated as income, and that this as a whole should be offset against the household allowance. It is good that this allowance accounts for children, but the model I've just outlined doesn't deal well with disability. The thing is, currently the law allows for both a higher allowance and non-inclusion of benefits. My uneducated mind says to have the same household allowance as everyone else, but to not count benefits which count towards providing a normal quality of life. Maybe these should be taken into account simply if there is someone disabled in the household and on an individual basis, rather than them having to be the claimant? - Non-dependents are a large factor for me - and what matters is whether they are earning or not. Living together is efficient and can help the unemployed get by - but a

number of earners together should be paying more council tax. If both income and benefits were assessed together, a true picture of what is coming into a household could be achieved, and support assessed accordingly. I also see no reason why there should be any restriction on non-dependent deductions, upper or lower - but income should be taken into account. I would also extend the non-dependent deduction to households where the claimant or partner is disabled. If their carer isn't earning, this should of course be taken into account. - What happens when there's a disabled child in a household? - For these reasons, I support Scheme 2.

- I would support scheme 2 but only if the additional earnings disregard is removed. ALL income should be included. Why did you not suggest this as an option?
- Because all the council want is to take more money off of the people who can least afford it those who struggle from hand to mouth every week
- I do not believe in local taxes. I think this should be all funded by central government. This would be a huge benefit to low income earners who I believe to be punished by the system of local taxation that does not take income into account. I feel everybody should pay at a level that they can afford by income taxes. This system seems to reward very high earners and punishes low earners who chose to work and not take benefit.
- Life really does suck. sorry if that sounds impolite but its payout payout and with no quality to live itself
- How long can the hard working breadwinner pay for partner, plus children and enjoy all car, mobile holidays. The central government has made rules - no child benefit for over 50K - how can council continue to give tax support (RATE)
- Do not cut children's services for early years
- Wasted money spent on glossy magazines. You don't legally have to have a telephone consultation line - so why have Harrow got one?
- Cannot work due to ill health so where was he expected to find the extra money from. He knows that Council departments spend loads of money on leather briefcases and have long lunches as he knows someone who works at the Council who has told him.
- How hard it was at the moment to make ends meet and any further reduction would hurt those at the bottom.
- Does not believe that we should take it off of the most vulnerable in our society. There are plenty of people driving around in flashy cars and big houses who could afford to pay more. There are plenty of people who are currently on the breadline and how will they cope with having to find even more money to pay their CT.
- I live on £60 pounds a week and have to pay Council tax of £10 pounds a week. I can't afford to pay now. I am in arrears with rent, electric and have to go to food bank.
- I think all of the proposals are unfair towards the disabled who have already suffered really badly under the other welfare reforms.
- I have ticked phased in over 2 or more years but not any of the changes that have been proposed. You have asked 4 long questions and given four answers in your booklet - Are you just trying to find out if people have read the booklet? I have a university degree but in spite of this i found it very hard to follow all the complicated details in your booklet. I think you have sent the questionnaire out to people who receive Council Tax help. Please consider what percentage of them respond. Most of them probably find it harder to understand than i did.

Has anyone thought of increasing Council Tax for 2015-16 so that people entitled to Council Tax help can get MORE help instead of LESS? I do not think it is right for the poor to be punished more. I am not rich, but i am not entitled to Council Tax help, but i think it is wrong to refuse to increase Council Tax while insisting on reducing Council Tax help. If i knew what percentage of Council tax payers received Council Tax help i could calculate what this would mean - but i do not have the figures.

- Should increase total amount of Council Tax paid by those with enough money to afford it, not just the % paid by the least well off in society.
- I am really struggling paying all utility bills. I was very upset Council tax rise. I have 4 child. I am not working at moment. Home rent I am paying £1,475 per month. I will getting House benefit only £1,100. How can pay extra to landlord. The cost of living high at moment. I will have big problems to raise the family.
- Please be kind and understandably towards the disability people and make them entitled to full Council Tax support because what they are going in their life and difficult, they are facing which is not the same like a normal person. Thank you
- Your proposals affect the most vulnerable and poorest people in Harrow. These are the people that a Labour Council Should protect. Labour Councils should introduce higher Council Tax for the largest/most valuable properties and should campaign against Council Tax Support not implement it in a way that penalises the poor.
- The Consultation is very difficult to understand
- All of the proposed schemes have a substantial impact on those on the lowest incomes who would be proportionally more affected by a reduction in their income. My view is that those residents on the higher income brackets and with capital should be taxed at a far higher rate to make up the shortfall in Government subsidy, e.g.: the mansion would be a very good thing on high income residents.

APPENDIX F

SCHEDULE OF CONSULTATION EVENTS

Date	Type of activity	Name of Meeting	Type of meeting/event	Attendees	Number attending (approx)
12 - 13/ 07/2014	Family Funday Drop In Event	Roxeth Show Recreation Ground	Resident Involvement of all groups	Harrow & Northolt residents	300+
15/07/2014	Staff meeting	Access Harrow	To raise awareness	Harrow Council Staff	10
15/07/2014	Service User Event	MIND Harrow	Disabled Service Users Event	Service Users and Staff	15
17/07/2014	Information gazebo Drop in Event	Town Centre Event	Resident Involvement of all groups	Harrow & neighbouring Borough shoppers	300+
19/07/2014	Family Funday Drop In Event	Family Fun Day HAC	Resident Involvement of all groups	Local residents with families	250+
21/07/2014	Children's Centre Drop in Event	Rayners Lane Centre	To engage with families/lone parents etc	Mothers with young children	20
23/07/2014	Voluntary Agencies Meeting	Advice Forum		Voluntary Agencies	30
24/07/2014	Job club	Xcite Work club	To engage with working & job seeking residents	Jobseekers	3 + 2 staff
25/07/2014	Information Stand Drop in Event	Tesco Station Rd	Resident Involvement of all groups	Harrow & neighbouring Borough shoppers	200-300
30/07/2014	Children's Centre Drop in Event	Pinner Centre	To engage with families/lone parents etc	Parents & carers of young children	40
31/07/2014	Information Stand Drop in Event	Roxeth Library	Resident Involvement of all groups	Parents & carers of young children	50

Date	Type of activity	Name of Meeting	Type of meeting/event	Attendees	Number attending (approx)
01/08/2014	Information Stand Drop in Event	Morrisons Hatch End	Resident Involvement of all groups	Harrow & neighbouring Borough shoppers	400
01/08/2014	Service User CTS workshop	Carers Revival Event	Carers/disabled/ unable to work adults	Carers/disabled/ unable to work adults	25
02/08/2014	Information Stand Drop in Event	Sainsbury's South Harrow	Resident Involvement of all groups	Harrow & neighbouring Borough shoppers	150+
07/08/2014	Information Stand Drop in Event	Kenton Library	Resident Involvement & young families/lone parents/carers	Library users, shoppers from Harrow & neighbouring Boroughs	80
09/08/2014	Information Stand Drop in Event	Tesco Station Rd	Resident Involvement	Harrow & neighbouring Borough shoppers	1,000+
11/8/2014	Children's Centre Drop in Event	Whitefriars Children's Centre	Families/lone parents	Mothers with young children, those attending CAB advice surgeries and ante-natal visits	15
12/8/2014	Information Stand Drop in Event	Bob Lawrence Library	Resident Involvement	Library users, Harrow & neighbouring Borough shoppers	30
13/08/2014	Harrow Council Children's Services	Service Managers Meeting			
14/8/2014	Information Stand Drop in Event	Wealdstone Library	Resident Involvement	Library users, Harrow & neighbouring Borough shoppers	30+
15/08/2014	Children's Centre Drop in Event	Cedars Children's Centre Family Fun Day	To engage with families/lone parents etc	Parents with young children, childminders, lone parents	100+

Date	Type of activity	Name of Meeting	Type of meeting/event	Attendees	Number attending (approx)
16/08/2014	Information gazebo Drop in Event	Town Centre Event	Resident Involvement of all groups	Harrow & neighbouring Borough shoppers	1,000
19/08/2014	Children's Centre Drop in Event	Hillview Children's Centre	To engage with families/lone parents	Parents with young children, childminders, lone parents	20
20/08/2014	Kenmore Hub	Children's Centre	To engage with families/lone parents etc	Parents with young children, childminders, lone parents	25
20/08/2014	Staff Workshop	Housing Benefits Team Meeting	Benefits Staff		40
24 - 25/08/2014	Family Funday Drop In Event	'Harrow in Leaf' Family Funday	Resident Involvement of all groups	Residents from Harrow & Northolt	210
02/09/2014	Presentation and Q&A	Byron Park NRC	NRC Service Users who have physical and learning disabilities	NRC Service Users	30
04/09/2014	Information Stand and Discussion Group	HAD Red Brick Cafe Wealdstone	HAD Service Users	HAD Service Users	20
05/09/2014	Information Stand Drop In Event	Access Harrow	Resident Involvement of all groups	Residents	100
11/09/2014	Information Stand Drop In Event	Flash Musicals	To engage with Service Users and local residents	Service Users and local residents	20
12/09/2014	Service User Workshop	CNWL	Carers and Service Users	Mental Health Carers	10
24/09/2014	Service User Forum	MIND HUG Forum	MIND Harrow User Group	Mental Health Service Users	20
Total number of attendees					4,645 Approx

APPENDIX G

CONSULTATION EVENTS FEEDBACK

Feedback received at Drop-in Events listed in Appendix F

Roxeth Show – 12/13th July

- Bedroom tax query has to pay £30 to stay on family home which she has lived in for over 30 years. She is subsidising all the EU immigrants as there are not enough houses, especially 1 & 2 bed houses.
- Harrow has already made their decision- my view won't count. On Income Support and am already paying too much.
- Should definitely protect the disabled.
- The whole welfare reform system needs restructuring.
- Too punitive and difficult to claim. The disability benefit assessment is very harsh & difficult to qualify.
- Gentlemen complaining that can't get through to anyone. They end up listening to music for 20 minutes. They cannot book appointments etc. They just want to see a customer advisor.

MIND Event – 15th July

- Cash kiosks need better instructions – there quite often no one around to assist with use of the kiosk
- Why are CTS consulting during Summer as this is peak holiday period?
- JSA recipients can't pay 30% as its difficult to manage financially. There is not enough money to survive after paying Council Tax costs, let alone fund work seeking and associated travel costs. The Council is being awful to people on JSA & wasting money on monitoring questions.
- If we default on payments - will it cost the Council more on recovery processes? Council needs to consider exorbitant costs to the Council
- Are easy reads to be made available? Translations available? Distribute to Bridge daycentre? Requested an email request for this. Delay caused should result in extension of consultation period.
- £2million cuts are not clear. Why is the Council accepting that cuts will be made to the most vulnerable in the Borough? Why is the Council not resisting this?
- Disability benefits used for care packages being used for Ctax will make it very difficult to manage.
- The Council is attacking poorest people with children who may in turn fall below the poverty line and children will suffer the most.
- Increase Council Tax on richest properties e.g. 10% additional levy could be applied by increasing 2% annually so that no referendum is needed.
- Concern raised that if one person lives alone they may have lived there all their lives, so may not be able to afford extra levy & this will make the Council unpopular.
- A single mother receiving ESA & child benefit – how will they be affected?

- Why does £2million need to be saved from CTS scheme? £2million was made available for vulnerable a couple of years ago but as Conservatives came in they spent it elsewhere and it was not used for vulnerable. It went to the transformation fund and IT upgrades – this should be taken up with Councillors.
- In Harrow £100 is given to carers for respite yet RBKC gives a lot more – fund is the same for all Boroughs so why is Harrow not doing the same.
- What basis is the £2million decision made on? A report is needed and then to be challenged legally. CCG needs to be consulted for fair decisions.
- MIND will form a group to lobby MPs.
- This also applies to personal budgets and how the money is allocated within these it covers for tattoos, IT etc but does not allow an amount toward something essential such as flat clearances & will be refused for this purpose.
- Scheme 1 of CTS booklet is rubbish, 2,3 &4 are just as bad as the liability cap is far too high.
- Is there a preferred option by the Council?
- All schemes stated are bad for everyone.
- Disincentivise people from working will not be a good idea. It is not fair.
- Third scheme seems like the best option – councillors should be put on minimum wage & MPs salaries should adjusted.
- London poverty profile online shows the biggest cuts in London are in Harrow.
- This information should be issued out in all public meetings.
- The Council should take this information as a campaign to the Government and this should be done at the lowest level first.
- Had enough of being persecuted as a mental health patient, many others are in the same place.
- Averages are a notorious way of concealing the highest & lowest impacts – worst case scenarios and most common ones could be displayed.
- Poverty struck families mean no breakfast or lunch at school?
- Schools end benefit application forms home without an appropriate explanation.
- 4 dates in August - JSA have to go to JCP to seek work, what help is available?
- Top salaries and benefits are well below average salary – so target those people not vulnerable.
- People on benefits are demonised by the media as well as victimised and treated very badly. No element of blame should be used to explain the cuts or £2million CTS savings.
- It doesn't highlight what large corporations are getting away with e.g. Tesco £10billion tax saved, Boots has a head office in Switzerland.
- The term 'hard working families' is bandied about frivolously.
- Portfolio holder earns £19,000 per annum for simply attending meetings – that's not worth it.
- Media does hatchet jobs on benefits people which is unfair – many receive disability benefits and are decent.
- Speakers in different languages should be used to attend non English speaking events.
- There is a lot of information that needs to be taken in so can't feed back instantly today.
- What is the budget for the consultation? As you will have close to 40 events.

- Delays in issue of easy reads is reducing the consultation period – can we extend the consultation period?
- Translation can be done through special projects such as Afghan.
- Why are you having such a big consultation for just £2million cuts when £75million has to be saved. What about consulting on other cuts?
- What is the difference between paying the kiosk by cheque and now not being allowed to post in a cheque to make payment.
- Residents paying full Council Tax –will they be capped again
- CTS Team invited to March forum to update on possible increase to Ctax and inform new CTS changes that will have been decided at that time.
- How does this link in with all other caps people are affected by? We need this information displayed. Worst affected will be hit by a triple whammy but it will get exhausted.
- Direct hit by the Government at the end of the day.
- What action with the Government has Harrow taken so far? Councillors can advise on this.
- If you fall into arrears, then what?
- What is the overall cost of recovery? £130?
- How does Harrow want us to find the money to pay?
- Council should send bills out recorded delivery, especially for people who have shared mailboxes at the residences.
- TNT should be replaced with Royal Mail

Town Centre - 17th July

- We can't afford any more cuts. In winter after paying extra money towards fuel bills – we will have nothing left to pay with.
- Can't get through on phones.
- Overdrawn all the time because of bills, can't buy anything extra & afford food. We help people in Africa and people are starving here.
- Will you reach the vulnerable properly?
- It doesn't affect her but we should stop giving people benefits. It's a good thing we are reducing benefit awards.
- Working families are struggling yet you support benefit recipients?
- Complaint re parking charges – annoyed there are different charges across the Borough in different areas.
- Is disabled, doesn't mind paying more, receives DLA, ESA (sc) would opt for scheme 1.
- Bins not collected & online reporting doesn't work.
- Tedious read – single person discount not affected?
- Pensioners should be included & disabled income should be considered – scheme 2 is preferred option.

Tesco Supermarket - 25th July

- Aware of the consultation as has received a Mailshot letter
- Does this mean that Council Tax will go up next year?

- Why are we at Tesco's again as last week the Council were here as well handing out the brown food bins? Advised that we are not just visiting Tesco's and showed them all the other places we will be visiting. Why do we not give the brown bins out to everyone as his neighbour has not got one as he works and therefore is not free to come to these types of events?
- Has heard that the single person discount is going to be abolished in 2015. If this happened this would be a nightmare for her as she works and does not receive any benefits. She is already struggling and losing the 25% discount would make things drastically worse.
- Receives CTS as she is a single parent. Currently on Income Support but this will be ending soon as her son will be too old for her to claim.
- Should make sure that everybody pays their Council Tax, then you wouldn't need to find any savings. Too many people get away with it
- Why does this Council always have to make savings? Where has the money gone? People pay enough Council Tax. Should make savings in the Council itself, starting at the top.
- Already paying extra money due to the bedroom tax. Has looked at moving to smaller properties but lives in a nice 3 bedroom in Stanmore Park so does not want to give that up.
- Stop giving money away to those who have just stepped off an aeroplane, who have paid nothing into the system and help those who are in genuine need who have contributed.
- You have to make an appointment to see someone and the phones are never answered, in fact, you cannot even find a phone number to call if you look at the website.
- Booklet had been received in the post but didn't fully understand the schemes.
- Why was she picked as part of the mailshot as she does not receive CTS and is a pensioner?
- Quite a lot of information to read in the Booklet but I suppose you have to do that so that all the information is out there. How much feedback have you had so far?

Roxeth Library - 31st July

- Everybody will choose the option that is more favourable to them, as the disabled group are a minority then most people will not choose to protect them but would rather protect themselves.
- Benefits are not going up but the cost of living is, have you taken this into account?
- It is a lot better to have the changes spread over 2 years as job prospects are not that great. Difficult for people to find work. Government has closed down the factories and manufacturing jobs are very few, people are less able to find work at the moment.
- Thought that the mailshot letter meant that they were entitled to a discount on their Council Tax bill so came to find out more information.
- Wondered why they had been sent the mailshot letter as they were a pensioner and were not in receipt of CTS.
- Pensioner claim had received Booklet in the post and wondered if they were going to be affected?
- Disabled and in receipt of DLA. Wanted to go through the various proposed schemes to see which one would be best for him. Pensioners should not be exempt from any changes as a lot of them are well off and could afford to pay a bit extra. Other savings could be made by the Council instead of touching this scheme. East Europeans now take the low income jobs

so youngsters over here do not have those types of jobs anymore. Said he would struggle to pay the difference if he had to pay much more Council Tax.

Carers Revival - 1st August

- Why is the Council paying so much interest back, did we get a Wonga loan?
- Is the Council capping employee wage increases?
- Will all Child benefit be taken into account when working out someone's entitlement?
- Is the Council pre-empting the start of Universal Credit
- The Council has already made up their mind as to what they are going to do with the scheme, so the consultation is just about ticking boxes but will not make any difference
- All of the 4 proposed schemes affect disabled people causing them more hardship as they will not be able to pay it
- Some pensioners are better off and would be able to afford to pay a little bit extra without causing them too much hardship
- Do disabled people fall into the pensioner category?
- It does not make sense not to include pensioners
- Couples on full time unemployment benefit have a better standard of living than disabled people
- If charges go up, you cannot exempt some people, everyone should be affected and have to pay something
- In the Consultation booklet, instead of having the number of households affected, it would be better to have the numbers in percentages
- Disabled people cannot afford to pay anymore
- Does the Council look at adjoining boroughs to see what they are doing with their scheme and how Harrow compares?
- Why is Harrow's scheme so harsh in comparison to other Borough's?
- Why is Harrow's grant from Central Government less than adjoining boroughs and is there anything we can do about it?
- How long will the census take to work through so that the grant is increased to take into account the increase in population and the change in demographics?
- I am already hit by the bedroom tax and will now be hit again by the changes in Council Tax Support
- Why is it always the people at the bottom of the ladder who are hit by the changes?
- The gap between rich and poor is 50 times worse now than it was in the Victorian era
- The 4 proposed schemes are ludicrous and are very similar to each other, there are not any real choices
- Council Tax this year went down for my neighbours yet as I am disabled my Council Tax increased by £8-10
- If the Country's outlook is improving and Britain has more money, will the changes be reversed and the extra money collected returned back to the resident?
- There will always be some people who cannot work and will need the extra support, even if the country's outlook is improving

- Will one of the proposed schemes definitely go ahead and will the Council listen to the feedback and choose the option that the public have voted for, or will they just do what they want?
- The booklet needs to be simplified. It is not in plain English. Any consultations that the NHS does, has to be in plain English and the Council should have to do the same otherwise ordinary people do not understand it.
- There is no option in the booklet to say that you do not want any of the choices, why not?
- Not all pensioners get CTS, some have to pay the full Council Tax bill even though they do not have a lot of money coming in
- Council trying to feed the residents “b*****t” and make them vote for something they do not want
- Why are there not more options to choose from?
- You can never get through to the Council on the phone
- I have tried to sort out my Council Tax but you never get any help, the paperwork is always lost. I do not need this stress just an explanation as to why I have to pay what I pay
- As the questionnaires are anonymous, there is no clarity about how many people can fill out the questionnaire per household
- What about the amount lost to fraud? What are you doing to track the people down who do not pay any Council Tax and get away with it
- Five of the highest paid Councillors live off of benefits. They use the Councillor expenses to pay their bills
- My DLA changed to ESA, so because of that I lose out and I have to pay more
- Cut members pay, if you did this then they would not get paid so much and there would be more money in the pot for everyone else. The leader is on very high pay, bring their wages in line with the lowest paid worker
- The Council should hold a consultation on giving money back to the residents, that would be a good consultation too have
- Easy Read booklet should have been sent out to everyone or there should be at least a note on the front of the main booklet that Easy Reads were available
- Son is severely mentally disabled, are there any discounts or exemptions given for Council Tax?
- Bedroom Tax already hitting disabled households so why are we penalising them again?
- Members could decide not to touch this area and to make the savings from another area of the Council instead where the vulnerable would not be affected
- Stop raising Council Tax or give the residents a referendum. Get rid of the Councillors
- The overall choice after a show of hands around the room was that scheme 3 would be the best option to go for

Sainsbury's Supermarket South Harrow - 2nd August

- Waste of money doing this consultation, time would be better spent reducing Council Tax. The Council Just pretends to listen but does not really take any notice.

- All Council staff are thieves, should be shot! I hope none of you work for the Council. The top people should go. There are too many people on high wages who are not capable of doing the job properly.
- Contact centre is useless, can't get through. There should be more discretion when people are struggling to pay their Council Tax. I know there are certain rules they have to follow but they are too strict in the way they are applied. Court Summons are sent out too quickly and all it does is put the person even further behind with their payments. Has tried to use my harrow Account, has had 5 passwords and none of them have worked. Understands the need to save money but if the technology is not up to it, then you need to have a back up.
- Needs a bigger bin for his garden – do we have a phone number he can call?
- Contact centre does not answer the phone and when you think you have got through, you get cut off.
- Can I claim CTS as my circumstances have changed and I need more support
- A lot of fly-tipping goes on in my road and the Council takes ages to respond.
- Why does the Council always take money away from the poorer people in society, if it were down to me I would increase Council Tax for the top earners as they can afford it.

Kenton Library - 7th August

- The Council is not interested in our views and will do as it pleases anyway. This is merely a cosmetic exercise – decisions have already been made. This was a repeated view on the day.
- At the back of Portland Crescent there is some serious fly tipping issues that remain unresolved. Councillors do not take action as they should. The problem is on-going with no solution put in place.
- Council's fat cats make all the decisions; will not listen to any of our views, its all about lining their own pockets.
- One man stated that inclusion of child benefit as income would be detrimental for him as he's on a low income and receives CTS. CHB as income may then push him over the award limit. He uses this money to help feed his children and they will suffer as a result of it being used as income. The Council is making it harder for the same people the Council is trying to help. They already find it hard to make ends meet. Why not increase Council Tax enough to recoup savings needed by spreading the load across all the residents that can afford to pay more, especially the wealthier people? They won't feel the extra charge as £100/200 extra a year for these people is not a lot. But for us it is a lot.

Tesco Supermarket Station Road - 9th August

- Councillors are useless, why are we paying for a mayor? Council should do something about rats & mice.
- Lessons need to be learnt from Hillingdon with regards to 1st half hour parking fees being free all over the Borough.
- People should not have their council tax subsidised. They live in the Borough and use the services so should pay the full amount.
- All pensioners should not have to pay at all as their pension is not up to market value.

- Unemployed people are being used for Government publicity but only get £70. There is no limit on the number of children; it should be only 2 children.

Harrow Council Children's Service Managers – 13th August

- Unable to choose any of the four proposals as all were too detrimental to children
- Concerned about the impact of reducing income to families on the number of children living in poverty in the borough
- All of the proposals would have a major impact on working families
- The proposals would increase pressure on families, particularly in light of other welfare reforms and legislative changes

Wealdstone Library - 14th August

- People with disabilities who have a higher income could pay a little bit more as they are in receipt of Income Support at a higher rate and all their disability benefits
- The Council is being unjust to all Harrow residents. Harrow is very harsh and there will come a time when people will have to starve. She will have 0.50p left for her food and shopping after paying bills, rent and Council Tax
- There should be a Councillor present to answer questions about the changes as they are the ones who are elected and should take responsibility for their decisions. You should not have to take the flack for this.
- The bedroom tax is an issue. People are being made/forced to leave their properties
- Harrow Council should petition the Government for a better deal (subsidy) for this area. Brent gets a better deal as they are perceived to be a deprived area, yet there are some very deprived areas in Harrow Council
- I earn less than £300 pm in a part-time job and I am middle aged. I am in receipt of HB but have gone into debt for the first time in my life because of paying my Council Tax. I am trying to find another job with more hours but changing the CTS scheme will mean I will have to pay more money which I could not afford to pay as I am struggling as it is. Needs more help not less and does not know which way to turn. (Lady became very emotional when describing her current circumstances)

Harrow Town Centre - 16th August

- People with disabilities should pay more as they have more income.
- Resident was homeless earlier – placed into accommodation by Housing after rehab. This accommodation is due to end due to the end of lease no longer being renewed by leaseholders. He has been summonsed for court appearance due to non payment of Ctax for this year – he thought his Ctax was being paid for from JSA deductions – no information has been provided properly to him. He definitely cannot afford to pay anymore.
- Whitmore Rd roadworks were started early Aug & are due to end on 20/8/14. This work has taken far too long considering what has been dug up & the size of the hole in the road. Hazardous road conditions have been created for residents especially elderly who have to

walk around a street to get back onto the road. This is a complete waste of money and time by Harrow Council as the work needed was not such a big job.

- Working people don't get benefits, yet unemployed get everything. They are scroungers and the Government should stop all benefits. Other countries won't give you anything if you are unemployed. All immigrants from 3rd world are now expecting to receive help here. How long will the taxpayer be able to support these people? After working 40 years I will only receive £140/week as a pension. No company pensions existed 40 years ago so now any ward is meagre to those workers. Many people come from abroad with children – get everything and work secretly without declaring these earnings. Things were stricter earlier not now.
- Ctax is charging so much and giving much less of a service. Contractors are being found don't do a good job as they are more interested in their own profits. The work should all be kept in house. Youngsters should be educated to keep streets clean.
- There is a lot of wastage in Harrow because staff are removed & consultants are employed which costs more in the long run. Council staffs made redundant are often re-employed as consultants on a larger salary. Councillors often don't do a lot and yet receive an allowance. Only those who actually put in the work should be awarded the allowance. The number of councillors overall is too high and some wards could be merged so that fewer councillors are needed. Staff at higher grades should be re-considered within their roles as we can often afford to cut those roles over frontline staff. Harrow People magazine should be available electronically to save money as these are austere times – only 1 hard copy should be made available per library if needed. The Mayor doesn't need his car or as many staff all these should be reduced & his expenditure should be audited.

Hillview Children's Centre - 19th August

- Low income Working families are already struggling as it is. If we had to pay more, I do not know where we would be able to find the money from?

Housing Benefit CTS Staff Workshop – 20th August

1a. Do you think Harrow Council should adopt Proposed Scheme 1?	Yes/No	Group 1	Group 2	Group 3	Group 4	Group 5
Which of the groups listed on the questionnaire do you think will be disadvantaged by Proposed Scheme 1?		Particularly harsh drop for the disabled families. Anyone who is working.	Disabled group increased by 16%. Families with more than 1 child	Working age disabled. Families not entitled to full CTS. Assessments staff will be affected by the scheme see Q1e.	Disabled because affected by liability cap	Puts all the working age in one group. Very harsh overall.
Thinking about the groups which you selected above, please tell us why you think they will be affected?		Drop in benefit, ERS scheme pressure. Arrears will mount & more debt. Pressure on DHP pot. More cost for Revenues chasing debt	Disabled group – find more but less of impact than Other proposal as Disability income not taken into account and have external funds available to them from other sources if they fall into hardship.	Harshes scheme for disabled. £7.50 minimum level harsh. Additional earnings disregard a) not given incentive to work b) propose partially remove disregard. NB could Northgate do this & costs involved?		Taking child benefit into account. Big jump from 86% to 70% for disabled people.
1b. Do you think Harrow Council should adopt Proposed Scheme 2?	Yes/No	No		Probably not	No	No
Which of the groups listed on the questionnaire do		Worse than scheme 1. Penalises disabled worker. Will those with	Families – welfare cap affect family quality of life but again can draw	Working age disabled. Don't like using disability	Disabled – takes their disability benefit as income so disadvantage	People in receipt of disability benefits.. Large families. Affect

you think will be disadvantaged by Proposed Scheme 2?		disabilities. Non deps should pay their way.	on other resources.	benefit as income. Families with children. Households with non deps.	further	workers less which we have more of in Harrow.
Thinking about the groups which you selected above, please tell us why you think they will be affected?		Risk of non deps not contributing to household. Disabled are more likely to be knocked out of benefit. Disabled on DLA(C) wont be affected by NDD changes		Max NDD if HB & CTS added to gether are already above the SRR claim, disability income.		Less income towards children & disabilities
1c. Do you think Harrow Council should adopt Proposed Scheme 3?	Yes/No	Best of a bad bunch		Probably	Partially yes	.Yes
Which of the groups listed on the questionnaire do you think will be disadvantaged by Proposed Scheme 3?		Less harsh on the disabled, more harsh on workers. Less money for essentials.		Families with children (used to take child benefit into account anyway), Households with non deps, most working households	Disabled. Larger families have more income so can afford to pay more	Affects workers more. Large families.
Thinking about the groups which you selected above, please tell us why you think they will be affected?		Workers should pay for the disabled. Disincentivises work.		Still think additional earnings disregard should be partially reduced – but would affect other groups. Propose that max NDD be phased in.	Disabled. Larger families have more income so can afford to pay more	Disregard removed. More income used to assess CTS
1d. Do you think Harrow Council should adopt	Yes/No	No don't like £10 min award		No All the NDD levels could be seen as disincentive for NDs	Yes partially	No

Proposed Scheme 4?				to work.		
Which of the groups listed on the questionnaire do you think will be disadvantaged by Proposed Scheme 4?		Larger families. Workers		Families with children (used to take child benefit into account anyway), Households with non deps, most working households		The £10 cap will affect most people on CTS
Thinking about the groups which you selected above, please tell us why you think they will be affected?		Same as above answers & more demand on Council services (DHP,ERS)		Particularly affected by minimum level. Don't like it all.		
1e. Are there any other groups that we have not identified above that you think will be detrimentally affected by any of the proposed schemes? Please tell us which groups these are and why you think they will be affected.		Less HB/CTS assessors needed to process a diminished caseload. Culturally those who live with extended families.	Non deps could potentially lose their home if they cannot pay. Those in groups who currently receive CTS below £7.50 steep increase.	Assessment staff – fewer people qualifying so fewer claims to process		Self employed claimants may declare less income.
2. When do you think changes to the scheme should be implemented?	In full, from April 2015?	Never in full!! Phased in if it meets	In full from April 2015	Phased in over 2 or more years	In full from April 2015	In full from April 2015 so that savings are realised next year. Although will be easier to manage

	Phased in over 2 or more years?	savings target.				if spread over 2 years.
3. Have you identified any impacts for staff or the assessment process from any of the proposed schemes?		Northgate works in the background so won't be hard for assessor. Need to be fully aware of changes to parameters.	Disputes/appeals increase. Complaints/MP enquiries. HB/CT becoming more of a welfare & advice service. Retain expensive knowledge about other services.	Potentially fewer staff required especially scheme 4. More time required to check calculations with different CTS/HB rules.	Assessment process doesn't change if the schemes stay relatively simple. Impact on assessment will be if they take disability & child benefit as income & get rid of additional earnings disregard.	More disputes. Increased queries due to other rules apart from CAP. Increased load on DHP as added expense is budgeted towards CT instead of rent. Less claims therefore risk of loss of job.
4. Please suggest if there are any mitigations that could be brought in from a customer's point of view?		Publicise in a way that's easy to understand	DHPs/ERS/Food banks	Some kind of reward scheme for paying on time. Phased introduction.		More flyers more awareness. CAB more informed & trained, more staffed. All well trained to resolve queries.
5. What solutions could be put in place to address any issues identified in Q3?		Training. Clear procedures & guidance	More staff/more trays to correctly identify workload. Increased telephone service/trained staff on front desk.	Don't change scheme 😊 Assistance in redeployment		Training checking assessments. Testing. Signpost claimants to other places for help. Awareness in advance of scheme rollout.

6. Have you got any general comments that you wish to make about these changes?

- All of the money that is wasted by local authorities spending on consultation. It could have been kept in house (DWP) and centrally changed.
- People are more likely to pay CT than HB op because CT can enforce possession etc. This is harshest scheme around.
- If you work then you are going to be affected. Working within the benefits industry we constantly hear from claimants 'whats the point of working - if we are on benefits we are better off' Working age applicants in employment with or without children are always worst hit. Wages are not increasing in line with inflation & cost of living is going up. Any support available is always decreasing.
- Hit the non dependants & bring non dep deductions up to protect workers. Passported is unfair protection – a single person with single income cant afford any further deductions but a single lone parent or large family has similar income as a working claimant but is protected. Risk of homelessness increased as people struggle to pay CT as well as rent.
- Disincentive to work.
- Overall impact – pay CT not rent or claim DHP subject to getting the same DHP amount.
- Scheme 3or4 to merge will protect disabled will recover more from larger families with bigger income & increase ND's contribution.
- No clarification as to whether this is just to save £2miliion or will it impact on saving needing to be made in the future. In other words if reviewed again is the next scheme going to be worse because more savings need to be found.
- More sign up to MHA. Promote online services and online calculator.

'Harrow-in-Leaf' - 24th/25th August

- Too many Councillors, save money by getting rid of some of them.
- There are over 65 Councillors who can all claim a lot of expenses for not doing very much. This is a waste of Tax payer's money. We do not need as many Councillors as we have, make the wards bigger so they would have to do more work and be accountable to the residents.
- Harrow Council receives fewer grants than neighbouring boroughs. It is only fair that everyone pays something. The Council should try to get a better deal from the Government so that they have more money to spend on services.
- Social Services are lacking, carers are excellent but management is not good.
- Should not include disability income when working out someone's entitlement – that is a bit unfair. Should look to save the money from elsewhere in the Council's budget.
- Should only include child benefit as income for 2 children.
- You are not allowed to concrete over the whole of your front garden but people still do it. Fine the households and the contractors. This will bring 2 benefits for the Council; it will bring money in for the Council and will stop households breaking the law.
- Don't take money away from road maintenance as there are a lot of potholes which are dangerous that need fixing.
- I have tried to claim Council Tax Support as I am on my own and on a low income but was told I was not eligible.

Neighbourhood Resource Centre Event - 2nd September

- Why do you have to take money from us?
- Doesn't matter which one we go for all hung anyway
- Hard time getting use to Disability without having quality of life affected.
- It's a done deal.

HAD stand at Event – 4th September

- Food out of benefits
- Stinking drains, rat problem in Wealdstone
- Having to pay more forwards
- People who are unemployed shouldn't have to pay
- Will have to start shoplifting
- People are selling furniture received from Emergency Relief Scheme
- People already making contributions to their care are having to pay more towards Council Tax would be a great strain
- People on benefits have to pay more for fuel on key-meters
- Their income does not allow +leave to pay Council Tax
- Young people Under 35's will have to pay more and will be affected the most
- We have to find a way of absorbing the cuts by reducing spending on other Council Services.

HAD Workshop Feedback – 4th September

- CTAX exemptions are hidden from the public.

- HB assessors are not following guidelines
- All coming out of food money
- Very high amounts to have to pay
- Can't even get through to discuss changes/benefits on the phone
- God help people who have to pay this
- It's alright if you are on a good wage
- Bedroom tax makes it impossible to survive making people move to subsidise immigrants
- Country is over-populated, taking from the poor to subsidise this
- Refuse collection not good
- Police harass young kids, service provided is not good.
- £160 fine for forgetting to pay, unfair
- What is the reason for £75 million cut?
- Outrageous cut, make civic centre smaller
- Take flowers away from Civic 1
- Politicians to give away their 2nd homes
- When we have to go shoplifting will tell the police the reason why
- Doesn't seem fair to include CHB as income
- Might discourage people from having more children
- What is the effect on people on zero- hour contracts
- You are not being honest about the proposals.
- Won't be worth going to work.
- Rich get richer poor get poorer
- A lot of trouble on the streets because of this.
- Throw older children out – will have to sleep in parks
- People might not be honest to the council about make up of Household.
- Get out and find those Benefits Cheats
- Cannot put heating on this winter
- Disabled people who need money to pay for people to look after them should not lose money. Won't be able to pay people to help cleaning.
- Post is overwhelming can't cope so put it in the bin (complaining that HAD event was not publicised.
- Don't listen to people who can't pay rather than won't pay. Summons fines are designed to raise more money.
- Don't give MP's pay rises.
- Asking for our input but our view won't count.
- Gets very frustrating when mistakes get made at the council.
- Had to wait 3 weeks to get an appointment at Access Harrow.
- Stress and worry that house will be repossessed by the Council due to mounting arrears and pressures. Very difficult to cope with.
- Unfair that councillor haven't given an option not to opt for any scheme.
- Amount received for Council Tax Support hasn't reduced.
- Councillors have no idea about the effect on people, Bailiffs knocking on the door arrears notices.

- People in Harrow have to pay the most in London
- Option 5 none of these 4
- Effect of bedroom tax, CTS together is really hard. Affected children as well. Caused a lot of worry and stress
- Other option 5
- The loss of revenue grouped into total loss of revenue making peoples lives on benefits really hard.
- Has to choose not to eat for a few days.
- There is an impact on a lot of people.
- People are angry about this
- Things will get worse, people will lose their homes.
- Councillors should be sat here today.

Access Harrow Event – 5th September

- Change Policy around unemployed residents who can work. Give them a time limit to find work + then cut benefit + support for sometime and reduce it entirely to nothing after another period of waiting so that people will realise they can work. They shouldn't expect benefits as they do now.
- People should lobby Govt – If you can pay for bombing then you should find savings for the scheme.
- How will people afford it? In less than 2 years people have gone from max 100% benefit to 70% and now lower, it's ridiculous.
- Who's listening to our say? No point us talking + no one listening.

CNWL Event – 12th September

- Best option is scheme 3 as this would be the best one for his disabled son
- Will one of the schemes actually be adopted?
- Is there any independent body that checks that the Council is not making any changes that are not detailed in the consultation document (verifying Officers actions)?
- Is the final proposal published before it is put to Cabinet and will it be published online?
- I am a pensioner on PCGC and I have a disabled son, I do not think I will be affected by any of the schemes
- My daughter has learning difficulties; the landlord pays the Council Tax. I shouldn't be affected unless the whole Council Tax charge increases. If that happens the Landlord may increase the rent to cover his costs.
- I live with my disabled son and I am already struggling to manage
- Non-dependant deductions are effectively the Poll tax

MIND in Harrow, User Group forum (HUG) - 24th September

Impact on quality of life on mental health service users

- All disabled people will be affected regardless of which option is taken. They will have to pay more so more debt and hardship.

- Less freedom (due to debt and lack of money)
- Harder to pay bills e.g heating, food, utilities. Leading to a poorer quality of life. More vulnerable people going into debt, which will affect people with mental unwellness.
- More pressure on people already struggling to pay bills
- More pressure on doctors.
- Need help paying utilities bills

Direct impact on mental health service users

- Depending on the amount of increase this will affect directly. I cannot pay my bills in full at the moment unless I neglect myself – failing to shower, not heating my home, not socialising as I can't afford to entertain or go out or holidays. Cuts to the Council Tax benefit will mean I die of hypothermia, loneliness and bad hygiene. In the age of quality in Britain in particular of disabled people physically or mentally How come Harrow is only one of 3 boroughs in the whole country to pursue us for Council Tax payments. Is this legal???
- It is certainly not equal or obeying the 'Equalities Acts'
- Pressure is just too great, people commit suicide because of this pressure.
- The most vulnerable groups with children and low income will be most hit.
- The children have no voice in child poverty
- Cannot afford to live
- The thin end of the wedge, no guarantee of no more future increases
- Make wealthy people pay more
- Increases my stress and mental illness.

APPENDIX H

ORGANISATIONS FORMAL RESPONSES

Formal Responses received from Organisations

HARROW CITIZEN ADVICE BUREAU

Response provided by email 12th September 2014

It is difficult to come up with a choice or order of preference for the various proposed models because we are not happy with any of them, knowing how difficult people in all groups affected would find the changes.

There was no option for keeping things as they are and, although we know this is highly unlikely, the lack of this option may give the Council no feel for how strongly this view is held.

If changes are phased in it would give more opportunity to monitor the effect of changes on claimants and Council Tax collection.

Liability Cap – it seems inevitable this will change and keeping the differential for disabled claimants would be preferable.

Disability benefits - including this as income is unpopular because these benefits are intended to help with the extra cost of disability.

Child benefit – all options include this as income so the most palatable option is to restrict this to families with more than one child. However, larger families may be affected by the benefit cap which could make this very difficult for them.

Additional earnings disregard – this was a way of rewarding people who worked more hours but dropping the disregard seems a fairer way of distributing CTS to the lower paid.

Minimum CTS level – every penny helps low income families and we already see people struggling with the £2 cut off. Any increase in this would make the scheme too harsh. £10 p.w. is a very significant amount for someone on means tested benefits.

NDDs – an increase is understandable, although we see some clients whose non-dependents refuse to pay and/or disclose income. I may have got my sums wrong, but it looks like the proposal is to raise the NDD for people on means-tested benefits by 51% from £3.30 to £5 and for people earning over £21K a year by only 26%. I think it's fairer to start lower (£3.30 as now) and increase more steeply for higher earners.

Vicki Phillips

Supervisor

HARROW LAW CENTRE

Consultation Response - Council Tax Support

About Harrow Law Centre

Harrow Law Centre is a charity which provides free legal advice, support and representation to the local community. The law Centre was established in April 2010 by local people who saw the need for the most disadvantaged and vulnerable groups in Harrow to have access to high quality and free legal advice. We therefore target our services to reach the most disadvantaged members of the community. Harrow Law Centre employs 8 solicitors and specialist legal advisers providing free legal advice in most areas of social welfare including; welfare benefits, housing; homelessness; asylum ; human rights; European Law; community care; children's rights; and public law matters. Our work gives us direct experience of the impact of legislative changes on local people. We therefore welcome the opportunity to take part in this consultation.

Summary Response

- It is disappointing that this Council has chosen to freeze council tax for the wealthier residents whilst increasing council tax to its poorest residents by 30% over the past two years.
- Council tax Support is one of the few areas in which the Council has control over the level of welfare cuts to the poor.
- Harrow Council has gone significantly beyond the cut imposed by Central Government and there is now ample evidence that its current council tax support scheme means that the poor in Harrow are required to pay significantly more than anywhere else in the UK.
- The council tax support cuts far exceed the detrimental impact of the benefit cap, bedroom tax, increased sanctions, higher non dependant deductions and abolition of the social fund combined. Members must be aware that these are cuts that have been imposed by the Local Authority not the Government
- Data from the National Policy Institute shows that in the first two years of the localised council tax support scheme Harrow imposed the highest minimum payment of council tax on its poorest residents compared to any other Local Authority in the UK.
- We have raised concerns at the inadequacy of the Harrow scheme since data became available in 2013. We had hoped that at least some attempt would be made to address the fact that the poor are so penalised by the Harrow Scheme particularly from a council claiming to protect the vulnerable and tackle the housing crisis.
- We are astonished that when it has been established that Harrow provides the worst council tax reduction scheme in the UK that it would consider consulting on making it even worse.
- We do not agree with any of the suggested proposals because each of the proposals is likely to place the most vulnerable in Harrow into debt, homelessness and destitution.
- In all four categories we believe that all the suggested groups will be disadvantaged. The proposals simply extend the worst aspects of the existing scheme to people who are disabled, families with children and the working poor.
- Council tax remains the only debt for which a person can go to prison. This combined with heavy handedness by bailiffs acting for Harrow means that people have prioritised council tax over paying their rent or buying food. Consequently this local policy is leading to increased homelessness and destitution.

- The ready use of bailiffs by the Authority means that a council tax debt often triples making it completely unmanageable.
- The current levels of uncollected council tax mirror exactly the cuts to benefits. The latest proposals will extend this level of debt and hardship to the wider community and in particular those with disabilities.
- Whilst we appreciate the desire by the Council to offer a wide consultation we are disappointed at the consultation document itself.

1. The Consultation Process

1.1 We welcome the fact that the Council has sought to engage widely with the community by offering road shows and working with the voluntary sector. However, a good consultation is only as good as the information put forward and we have concerns about the consultation documents. The majority of our clients who have tried to complete the form have been baffled by its complexity. Equally when a person is facing bailiffs at the door, no food on the table or possible eviction the last thing they are likely to do is take part in a consultation such as this. We therefore anticipate a low response

1.2 The consultation document states that the Council has now had an opportunity to review how the current scheme has operated over the last year and to use that experience to make changes to the scheme where necessary. Yet there is nothing in the consultation document that suggests that the Council has reflected on the way the scheme has impacted.

1.3 The current available data shows that uncollected council tax in Harrow mirrors that of the cuts in council tax benefits. Research by National Policy Institute has revealed Harrow to have the worst scheme in the UK in terms of the amount that poor people have to contribute. Reports by Zacchaeus 2000, CPAG and Trust for London also confirm this. Equally Harrow Law Centre has for a considerable period been raising with the leaders of all political parties the dire impact the Harrow Scheme is having on the most vulnerable. Despite all of this growing evidence the consultation document appears to largely be extending the worst aspects of the Harrow Scheme to people with disabilities or imposing even higher charges on families and the working poor.

1.4 The original justification for Harrow introducing a very high minimum payment was on the basis that the number of claimants would increase by 3.7% in each of the first two years and that this would create a funding shortfall of £3.8 million in 2013/14 and £5.1 million in 2014/15. Both assumptions have proved to be completely inaccurate. Harrow underspent by 1.324 million in 2013/14 and the figure is likely to be similar for 2014/15. The consultation document makes no reference to this saving. The consultation document implies that Government funding for council tax support has been further cut even though there has not been a further cut in funding for council tax support. In our view the document is very misleading.

2. Impact of Welfare reform in Harrow

2.1 We witness on a daily basis the many problems caused to local people by the current Government programme of welfare cuts. The benefit cap, bedroom tax, increased sanctions, higher non dependant deductions and abolition of the social fund have all impacted significantly on the local community. Regrettably however, by far the worst of these reforms or cuts is that of the council tax support scheme set up by Harrow. We see many people who have lost secure tenancies due to the debts caused by the new council tax support scheme. It is highly misleading of the Council to suggest that this cut is imposed by Government because Harrow has gone way beyond this. This cut in benefit in respect of council tax is due to cuts by the Council.

2.2 Some local factors exacerbate the situation further. The DWP initially identified Harrow as being within the top 20 boroughs likely to be most affected by welfare reform. Alasdair Rae of Sheffield University in his research shows Harrow to be one of the fastest growing boroughs for deprivation. The Trust for London research this year reveals Harrow (jointly with Bexley) to have the highest number of low paid jobs in London. The London Fuel Poverty Statistics for 2014 identifies Harrow as having one of the highest incidences for fuel poverty in London. We also now have a growing body of research that identifies Harrow as having the harshest council tax reduction scheme in the whole of the UK.

3. Harrow's Council Tax Reduction Scheme

3.1 We fully appreciate that the localization of council tax benefits has been imposed on all councils by the current Government and that this was accompanied by a 10% cut in funding. However Harrow has gone way beyond the cut imposed on it by Government and now bears the inglorious title of providing the harshest council tax reduction scheme in the whole of the UK. Research by the National Policy Institute in 2013 compared schemes across the UK in years 1 and 2 of the localised schemes. This detailed research identifies that Harrow has one of the highest levels of council tax charges for the poor and the harshest council tax reduction scheme anywhere in the UK. This research takes into account all factors of the individual schemes including the fact that Harrow in years 1 and 2 charged less to certain disabled people but nonetheless finds the Harrow Scheme to be the worst in terms of supporting vulnerable people. We would point out that many boroughs totally exempt people with disabilities

3.2 The national scheme for Council Tax Benefit was abolished in April 2013 and replaced with schemes devised by local authorities, but with a 10% reduction in spending. Prior to this a person considered to be too poor to pay their council tax received council tax benefit equivalent to 100% of their council tax bill.

3.3 This localisation of council tax support has led to wide spread variations with some Local Authorities choosing to absorb this change to protect the most vulnerable members of their community. The majority, are requiring everyone, regardless of income, to pay some council tax. However this minimum payment varies in amount from place to place.

3.4 Of the 326 new local schemes introduced in 2013, 82% of councils reduced the level of support for council tax benefit recipients. 18% however made no change, thus absorbing the entire funding cut into their council budget. 228 (70%) of councils introduced a minimum payment.

3.5 Within this, 49% of councils opted for a minimum payment of 8.5%: this means that all working-age people would have to pay at least 8.5% of their council tax liability regardless of income. This figure was generally arrived at because Government provided additional funding to councils who committed to keeping the council tax level at a lower level. Harrow chose not to apply for this additional funding which would have cushioned the blow for many in the first year at least. Around 32% opted for a minimum payment of 10-20%, and the remaining 19% for a minimum payment of above 20%.

3.6 Harrow Council in its first year opted for one of the highest contributions requiring the poorest in the community to pay a minimum of 22.5% of their council tax bill. The contribution increased to a 30% contribution in April 2014.

3.7 The effect of this is that a Harrow resident paying band D council tax of £1513.28 per annum and receiving JSA of £3,764.80 per annum is required to pay out £453.98 if they live in Harrow. By comparison the same person would be required to pay £128.62 in approximately half of all local authorities in the UK and nothing if they lived in some boroughs such as Tower Hamlets.

4.8 Those in low paid work reliant on council tax support also lose out in Harrow. The taper for people in work is also one of the worst in the UK. The taper reduces the amount of council tax support paid and applies to the amount of income a person has above their applicable amount. The majority of councils have opted for a 20% taper whereas Harrow has applied a 30% taper. This has particular impact given the level of low pay in Harrow.

5. Case examples from Harrow Law Centre

5.1 A man in his late 50's who has worked most of his life had to give up work and claim benefits. He like many others lost his benefit following a medical examination by medical examiners working for the Government. He spent some six months without any employment support allowance or job seekers allowance yet was still liable to pay at least 30% of his council tax bill. Inevitably he failed to do so because it simply was not possible. The use of bailiffs and court action means his original debt has increased by over £400. He is now receiving benefit at £72.40 per week yet the Council has rejected the offer made to repay arrears at £5.00 per week.

5.2 A single parent had been working on zero hours contracts and became ill with cancer. She claimed benefits in April which remained unpaid by August. She was surviving on Child Tax Credit and Child Benefit totalling approximately £70 per week. Despite this bailiffs called repeatedly at her house demanding that she hand over payment to them threatening that otherwise she would face prison. She paid the council tax arrears in preference to rent and subsequently received a summons for eviction from her housing association flat. Having been through the ordeal of medical treatment, no food in the cupboard for the children she told us she was ready to give up.

5.3 A single man in poor health gets £61.50 per week JSA to live on per week. He has been taken off Employment and Support Allowance following a Government medical examination. He simply did not have enough money to buy sufficient food and pay his fuel bills but was expected to pay over £300 in council tax. He failed to do so and the bill has increased by a further £430 with Court and bailiff charges.

5.4 A woman working three jobs but still on very low pay was unable to pay her council tax. She received a telephone call from the bailiffs to say they were going to visit her to collect payment. When she said she would not be in the bailiffs told her that they would get a lock smith to enter her property.

6. Proposed changes to Council Tax Support

6.1 We do not support any of the proposed changes. We urge Members to do as the consultation document states and consider the impact of the existing scheme on its residents in years 1 and 2 and to make changes accordingly.

6.2 In year one of the scheme the uncollected council tax for working age disabled was 11% which equates to the level of cut to their benefit. Unpaid council tax for working age others was 19% at the time the minimum payment required of them was 22.5%. On these figures it is likely that unpaid council tax for year 2 will be roughly 15% for disabled people and 30% for others. Should the

proposals go ahead this is likely to increase to 20-30% unpaid council tax for disabled people and over 30% for those with children.

6.3 All four of the proposed schemes suggest taking child benefit into account as income. This will impact severely on the Harrow community where many have larger than average families. All the proposals will increase the minimum amount that a disabled person will have to pay. Child benefit and disability benefits are paid because it is recognised that there are additional costs associated with having children or being disabled.

6.4 Quite apart from the fact that time is spent chasing money that cannot be collected. This proposal will cause considerable stress, hardship and homelessness for the most vulnerable in our community from a Council which has publicly stated its commitment to protect the vulnerable, tackle the housing crisis and listen to the voluntary sector. We hope that Members will listen to the voluntary sector now and reject this scheme with a commitment to improving its existing scheme.

7. Mitigations put forward by Harrow

7.1 Harrow has sought to mitigate to us its poor council tax support scheme on the basis that it provides the emergency relief scheme, discretionary housing payments and does not impose as high a charge on certain disabled people. Whilst welcoming these they are totally inadequate to compensate for the significant weekly loss of benefit. The criteria for the emergency relief scheme was so harsh in the first year of operation that it was underspent. Even with more relaxed criteria access in year 2 access to the scheme is limited and it does not provide cash support. It is also limited to those in receipt of a passport benefit such as income support. Discretionary housing payments in our experience are frequently refused. In some cases where refused the person has lost their home. It is of course better that certain disabled people are required to pay a minimum of 15% rather than the 30% have to pay. However many other authorities have a similar provision and some exempt disabled people from any payment. It is also ironic that what is hailed in mitigation of the current scheme is the very thing we are consulting on making worse. Under all the proposals people with disabilities will be worse off.

Harrow Law Centre
The Lodge
64 Pinner Road
Harrow
HA1 4HZ

12th September 2014

Tel: 0208 8634355

www.harrowlawcentre.org.uk

info@harrowlawcentre.org.uk

HARROW MENCAP

Harrow Mencap is an independent charity whose purpose is to work with and represent people with learning disabilities and their families and carers to ensure their needs, rights and aspirations are met.

This response is based on the lived experience of people with learning disabilities their families and their carers

We are concerned that all 4 proposed models raise the liability cap for working age disabled people.

Disabled people are already the “Hardest Hit” by the dual impact of Welfare Reform and the increased costs of social care services. At a time where disabled people are experiencing severe reductions in income with rising costs of living they simply cannot afford an increase in their council tax liability. Harrow Mencap strongly oppose any proposal that takes into account disability benefit as income. These benefits were designed to meet the additional costs of living as a disabled person.

Research by Scope (May 2014) found that on average disabled peoples everyday living costs were £550 per month, with one in ten paying over £1,000 a month, compared to that of non- disabled people.

The report uncovered that disabled people have to pay extra in three ways:

- having to buy more of everyday things like heating, or taxis to work
- paying for specialist items like a wheelchair or a hoist or other equipment
- paying more for everyday products and services like insurance, travel, clothes and cutlery.

Disability benefits do not meet the full cost of these additional expenses but rather make a contribution and as a consequence disabled people are twice likely to be living in poverty than non-disabled people.

In addition Harrow Council is counting disability benefits as income when calculating people’s contribution to their social care services they receive under its current fairer charging policy. Therefore taking disability benefit income into consideration when assessing for council tax support will decrease the income taken into consideration for fairer charging. Hence the council will not make any net gain.

We have anecdotal evidence that people are finding it increasingly difficult to meet their care costs and although we have been unable to obtain the councils collection rates for adult social care, our understanding is that these rates are declining.

This would suggest that including disability benefit will not increase council tax revenue, just increase stress; misery; and debt of disabled people; impacting negatively on their health and wellbeing and increase Harrow Council’s debtors.

Harrow Mencap also opposes any proposal that includes child benefits as income whilst calculating council tax. This proposal impacts on the larger families in Harrow. A majority of Harrow’s larger

families are part of the BMER community. As such we feel that that BMER communities would be disproportionately adversely impacted by this proposal. Some members of these communities are already among the poorest in Harrow. In addition, in some communities there is higher prevalence of disability and members are already struggling with the additional costs of being disabled /having disabled family members.

As a result Harrow Mencap feels unable to support any of the proposals as laid out in the consultation and feels the council needs to look at alternatives to generate income as opposed to changing the current council tax support scheme.

ZACCHAEUS 2000 TRUST

Question 1a) Do you think Harrow council should adopt Proposed Scheme 1?

No

Which of the following groups do you think will be disadvantaged by Proposed Scheme 1?

- Single people/childless couples - X
- Families with 1 or 2 children - X
- Families with 3 or more children - X
- Lone parents - X
- Full or part time workers - X
- Carer - X
- People in receipt of disability benefits and entitled to full Council Tax Support - X
- People in receipt of disability benefits and not entitled to full Council Tax Support - X
- None of these groups

Thinking about the groups which you have ticked above please tell us why you think they would be affected?

Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this.

Question 1b) Do you think Harrow council should adopt Proposed Scheme 2?

No

Which of the following groups do you think will be disadvantaged by Proposed Scheme 2?

- Single people/childless couples - X
- Families with 1 or 2 children - X
- Families with 3 or more children - X
- Lone parents - X
- Full or part time workers - X
- Carer - X
- People in receipt of disability benefits and entitled to full Council Tax Support - X
- People in receipt of disability benefits and not entitled to full Council Tax Support - X
- None of these groups

Thinking about the groups which you have ticked above please tell us why you think they would be affected?

Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this

Question 1c) Do you think Harrow council should adopt Proposed Scheme 3?

No

Which of the following groups do you think will be disadvantaged by Proposed Scheme 3?

- Single people/childless couples - X
- Families with 1 or 2 children - X
- Families with 3 or more children - X
- Lone parents - X
- Full or part time workers - X
- Carer - X
- People in receipt of disability benefits and entitled to full Council Tax Support - X
- People in receipt of disability benefits and not entitled to full Council Tax Support - X
- None of these groups

Thinking about the groups which you have ticked above please tell us why you think they would be affected?

Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this

Question 1d) Do you think Harrow council should adopt Proposed Scheme 4?

No

Which of the following groups do you think will be disadvantaged by Proposed Scheme 4?

- Single people/childless couples - X
- Families with 1 or 2 children - X
- Families with 3 or more children - X
- Lone parents - X
- Full or part time workers - X
- Carer - X
- People in receipt of disability benefits and entitled to full Council Tax Support - X
- People in receipt of disability benefits and not entitled to full Council Tax Support - X
- None of these groups

Thinking about the groups which you have ticked above please tell us why you think they would be affected?

Harrow has the highest minimum payment of all London boroughs. All groups are disadvantaged by this

Question 1e) Are there any groups that we have not identified above that you think will be detrimentally affected by any of the proposed schemes?

No

Please tell us which groups these are and why you think they will be affected?

N/A

When do you think changes to the scheme should be implemented? (Please select your preference)?

In Full from April 2015?

Leave blank – we don't want the changes implemented at all.

Phased in over 2 or more years?

Leave blank – we don't want the changes implemented at all.

Have you got any general comments that you wish to make about these changes?

Z2K and CPAG strongly object to Harrow's proposals for further reducing the level of support available under its CTS scheme. Our research on the impact of the localisation of Council Tax Benefit has shown that the minimum payment required by the council's CTS scheme is already pushing Harrow's most deprived residents deeper into poverty. Further cuts to support would only serve to entrench this, particularly for disabled residents. Rather than reduce funding for the CTS scheme, we urge the council to reduce the payment burden on Harrow's poorest residents.

Benefits are supposedly calculated on the basis of providing the minimum necessary to live on, yet they fall far short of Minimum Income Standards (the amount required for a minimum acceptable living standard, for more information see <http://www.jrf.org.uk/topic/mis>). For a single person over the age of 25 the £72.40 weekly Job Seekers Allowance is only 39% of their minimum income standard and for a couple with two children their benefits only provide 57% of what is required for an acceptable standard of living.

Harrow has introduced a minimum council tax payment that is by far the highest in London. For the vast majority of CTS claimants this minimum payment has to come out of benefits, which are already insufficient to provide for the basics of life, and in many cases have already been reduced by other welfare reforms. This means that just over 10,000 residents have been placed in the impossible situation of trying to cut down their food, utility bills or other house essential costs in order to pay their council tax. For example a single unemployed person living in a Band D property in Harrow faces an annual charge of £454, which is equivalent to six weeks, or 12%, of income annually. It is impossible to pay this charge without it having a serious impact on the claimant's standard of living and ability to afford essentials.

Unsurprisingly many of those asked to pay have been unable to do so, resulting in 3,705 Harrow residents being issued with court summons for non-payment of council tax in 2013/14. Our experience supporting vulnerable debtors is that the vast majority aren't refusing to pay, they simply can't. 3,704 Harrow residents were charged £125 in court costs, exasperating an already unaffordable debt.

We are concerned that the numbers of Harrow residents being issued with a court summons is likely to rise. Harrow increased its minimum payment from 22.5% to 30% in 2014/15 and we expect this means that many of those who have hitherto been managing to meet the minimum payment will start to fall into arrears as they are simply unable to keep up with the higher payments.

Harrow's exceptionally high level of minimum payment was based upon an assumption that the number of claimants would increase by 3.7% in each of the first two years and that council tax would be increased by 2% in 2013/14 and 2014/15. This would create a funding shortfall of £3.8 million in 2013/14 rising to £5.1 million in 2014/15. Both assumptions have been proved to be inaccurate. As a result, Harrow's scheme was underspent by £1.324m in 2013/14 and we expect this figure to be even higher for 2014/15. Disappointingly, the consultation paper makes no reference to this saving. Instead, it simply states that further savings are required, even though there has been no further reduction in the level of funding for Council Tax Support. In our view, this is misleading.

In addition to our concerns with the current scheme, we have a number of specific concerns about the changes that have been proposed. While the information provided in the consultation document demonstrates that all groups will be negatively financially impacted by the proposals, low income workers, disabled people and large families will be affected the most.

It is correct that Harrow should recognise claimants in receipt of disability benefits as a vulnerable group and therefore require of them a reduced minimum payment of 14% (although other authorities have exempted them altogether). However it is extremely worrying that the council should propose in all the model schemes to increase this and thereby either remove or severely weaken the scheme's protections for disabled people.

As the consultation document recognises the council must '...consider how much people can realistically afford to pay towards the Council Tax they are charged'. Although we would argue the council is not currently doing this for the non-disabled claimants who can't realistically afford the 30% they are charged, it would be even more difficult for disabled claimants to 'realistically afford' this charge.

While workless disabled people may have higher income levels than those on Jobseeker's Allowance they face a range of additional challenges. For example individuals who suffer from fluctuating medical conditions often have costs that vary week on week such as having intermittent time spent in hospital, which increases expenditure of items like food. Individuals with disabilities can also find that their conditions mean that they are more vulnerable to short term increases in expenditure for emergency or cyclical purchases, e.g. purchasing a new washing machine urgently; having to pay a large sum every three months.

There are also many people whose disabilities make it inherently more difficult for them to comply with a strict budget, e.g. chaotic lifestyle; mental health problems; learning difficulties.

It is particularly worrying that the council should be considering counting disability benefits as income for people not entitled to full Council Tax Support. This group will most likely be disabled people in part-time work that already face significant barriers to the labour market. Reducing the support they receive will undoubtedly make it even harder for them to overcome these barriers. Disability benefits are provided to cover cost associated with disability, they should not be considered as income and to do so could potentially be unlawful and discriminatory. In the case of *Burnip vs Birmingham City Council and Secretary of State for Work and Pensions*, the judge ruled that "his incapacity benefit and disability living allowance were intended to meet (or help to meet) his ordinary living expenses as a severely disabled person. They were not intended to help with his housing needs."

We are also concerned that the proposals to increase the minimum weekly Council Tax Support Level and abolish the additional earnings disregard will hit low income part and full time workers and thereby reduce work incentives Harrow's scheme already has weakened work incentives with the increase in taper rate from 0.2 under Council Tax Benefit to 0.3 under the current scheme. The Local Government Finance Act 2012 requires CTS schemes to ensure that 'work pays' but we believe that these changes could act as disincentive to working.

We are concerned about the impact of these changes on children living in poverty in the borough. The proposed changes will have detrimental effects on larger families and lone parent families – both groups already at higher risk of living in poverty. Lone parent families are more likely to be in part time work and/or on a low income, meaning that they will be hit by the increase to minimum support levels and additional earnings disregard. 92% of lone parents are women.

Including Child Benefit as income will also have a detrimental impact on children growing up in poverty, particularly larger families. Child Benefit is intended to support with the additional costs that come from having a child, yet only covers 16-19% of minimum costs of child (CPAG, The Cost of a Child 2014). Child Benefit is also set to lose 15% of its value over the course of this parliament. Making it subject to taxation will only further erode its adequacy. Larger families will have a higher income as a result of child benefit, which could result in their council tax support award being reduced. However, the additional costs faced by a larger family will reduce rather than increase their ability to pay, meaning they are hit disproportionately hard.

In light of these impacts on vulnerable groups, in particular disabled people and women, we hope that the council will be undertaking a full and detailed equalities impact assessment.

Any assessment of the proposals contained within the consultation should be undertaken on the basis of the fullest possible information. It is important the council takes into account the experience of the first year of the scheme using evidence on arrears rates, cost of collection, other impacts on claimants and comparison with other local schemes. Without providing this information the authority has prevented Harrow residents from making an informed decision in their consultation responses. We can only hope that such evidence is provided to councillors in a thorough impact assessment of the 2013/14 scheme before they make the decision on the proposals.

Although we understand that financial pressure of the 10% funding cut has placed Harrow in a difficult situation, experience elsewhere in London shows it is possible to find a way not to pass this cut on to the borough's poorest residents. CPAG and Z2K therefore, not only oppose all four proposals outlined in the consultation, but also call for Harrow to abolish the minimum payment and reinstate 100% council tax support as has been done in the City of London, Hammersmith & Fulham, Kensington & Chelsea, Merton, Tower Hamlets, Wandsworth and Westminster, or at the very least reduce minimum payments to a level comparable to other local boroughs.

GREATER LONDON AUTHORITY

Resources

Fern Silverio
Divisional Director - Collections and Housing Benefits
Harrow Council,
Civic Centre
PO Box 730,
Station Road,
Harrow, HA1 2DU

City Hall
The Queen's Walk
More London
London SE1 2AA
Switchboard: 020 7983 4000
Minicom: 020 7983 4458
Web: www.london.gov.uk

Our ref: CTB Localisation
Your ref:
Date: 11 September 2014

Dear Fern

LONDON BOROUGH OF HARROW – DRAFT 2014-15 COUNCIL TAX SUPPORT SCHEME GREATER LONDON AUTHORITY RESPONSE TO CONSULTATION

Thank you for your email dated 2 July and attached documentation setting out the draft council tax support (CTS) scheme for 2015-16 which the London Borough of Harrow subsequently issued for public consultation on 7 July. The draft scheme options consulted on are summarised in Appendix A to this letter. This letter sets out the GLA's response to the consultation.

Introduction

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

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

Framing and Publicising Proposals

The Government has expressed a clear intention that in developing their scheme proposals billing authorities should ensure that:

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

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

The GLA considers that before finalising their 2015-16 schemes billing authorities should review the challenges which they will face in collecting relatively small sums of money from claimants on low incomes who may not be in a position to pay by direct debit or other automatic payment mechanisms based on their experiences in the first two years of the localised system.

The 2015-16 Scheme Options

In 2013-14 Harrow's scheme design and public consultation process were based upon retaining the provisions for two consecutive financial years, 2013-14 and 2014-15, as long as key conditions remained unchanged. Based on Harrow's analysis that concluded that there had been no significant fundamental changes in caseload, demographics, the economy or funding, the scheme that was implemented in 2014-15 was the same scheme that was agreed following Harrow's 2013-14 consultation process.

The GLA notes Harrow's statements that after the first two years of the scheme the Council now has more extensive data to assess how the scheme has impacted residents and to review what has worked and what could be improved. We also note Harrow's forecast that in the short to medium term, due to funding pressures across the Council, it will have to reduce the amount spent on Council tax support by up to £2 million. This necessitates changing the scheme to make the support offered less generous in order to find the savings required and the council is therefore consulting on changing the scheme for 2015-16. Harrow has put forward four potential schemes for consultation, the details of which are set out in Appendix A.

The GLA also notes that while the proposed schemes are forecast to find the £2 million savings for Harrow in one go, it may be possible to implement a new scheme in a phased approach across two or more years starting from April 2015. Should the savings required be less than £2 million there may still be a need to phase the savings over a period of time. In addition if there are changes to Harrow's Council tax support caseload before the implementation of the scheme on 1 April 2015 there may be a need to adjust the final 2015-16 scheme to accommodate the changes.

The GLA has no specific comments on these proposals at this stage as it regards them as being a legitimate matter for local determination, notwithstanding the need for the Council to consider the equalities impact of its final decision and the potential impact on vulnerable groups.

Financial Implications of the Proposed 2015-16 Scheme

The scheme that Harrow consulted upon prior to 2013-14, and subsequently adopted, had pre-set parameters for 2013-14 and 2014-15. The 2013-14 parameters were set with a view to restricting the aggregate level of council tax support awarded to a maximum of £17.5m therefore ensuring a reduction in scheme expenditure of £3.8m. The pre-set parameters for 2014-15 were calculated on the basis that expenditure would grow by another £1.3m to £22.6m, therefore requiring expenditure to be restricted by £5.1m to ensure scheme costs in that year did not exceed the maximum £17.5m of allocated funding.

The GLA notes that as at August 2014 Harrow is forecasting council tax support expenditure for 2014-15 of approximately £15.5m for around 15,500 households, which the GLA assumes includes its 20% share of the costs of the scheme based on 2014-15 council tax levels. This is £2m (11.4%) below the maximum budgeted expenditure for 2014-15. Full year outturn figures for 2014-15 are of course not yet available although Harrow will need to incorporate an estimated position for the current year when calculating its collection fund surplus (or deficit) which it is required to agree and submit to the GLA by 25 January 2015 as highlighted below.

It would be helpful for the GLA's planning purposes if Harrow could provide us with an updated forecast cost for each of the four council tax support scheme consultation options based on its forecast 2015-16 caseload taking into account any developments since the public consultation was launched in July. This would also allow the GLA to calculate its share of the cost of the various schemes proposed by Harrow.

Technical Reforms to Council Tax

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

The GLA notes that in 2014-15 Harrow had the following policies in place:

- For properties requiring or undergoing major repairs or structural alterations (former class A): a 0% discount
- For properties unoccupied and substantially unfurnished (former class C): a 0% discount
- For second homes: a 0% discount
- For long-term empty properties: a 50% premium on properties that have been unoccupied and substantially unfurnished for a continuous period of two years.

We would encourage the Council to inform the GLA as soon as possible if any changes to its current second and empty homes discount policies are agreed in order to assist us in assessing the potential impact on the Mayor's funding and tax base for 2015-16 and future years.

Setting the Council Taxbase for 2015-16 and Assumptions in Relation to Collection Rates

The Council will be required to set a council tax base for 2015-16 taking into account the potential impact of the discounts the Council may introduce in respect of council tax support and any potential changes the Council may implement regarding the changes to the treatment of second and empty homes.

The Council will need to make a judgement as to the forecast collection rates from those claimants and council taxpayers affected by the changes to council tax support, taking into account the experience in the first two years of the council tax support arrangements. The GLA notes that across London collection rates for council tax support recipients have generally been better than had originally been forecast prior to the introduction of localised council tax support schemes.

It remains likely, however, that in respect of claimants on low incomes, who may not be in a position to pay by direct debit or other automatic payment mechanisms, collection rates may increasingly fall below the average percentage collection rate for council tax as a whole as the proportion of the council tax liability they are required to meet grows. The GLA notes that in 2013-14 86.5% of council tax was collected from recipients of council tax support compared to Harrow's overall 2013-14 collection rate of 97.5%. It is also probable that collection rates from properties formerly eligible for any of the empty and second home exemptions will also be lower than average.

The GLA would encourage the Council to provide it with an indicative council tax base forecast as soon as options are presented to members for approval in December or January (if not before) in order that it can assess the potential implications for the Mayor's budget for 2015-16. This should ideally be accompanied by supporting calculations disclosing any assumptions around collection rates and discounts granted having regard to the final council tax support scheme design.

Collection Fund and Precept Payments

By 25 January 2015 the Council is required to notify the GLA of its forecast collection fund surplus or deficit for 2014-15, which will reflect the cumulative impact of the first two years of the localisation of council tax support. The GLA would encourage the Council to provide it with this information as soon as it is available in order that it can assess the potential implications for the Mayor's budget for 2015-16.

I would like to thank you again for consulting the GLA on your proposed council tax support options for 2015-16.

Yours sincerely



Martin Mitchell
Finance Manager

APPENDIX I

SCHEDULE OF ORGANISATIONS INVITED TO PROMOTE CONSULTATION

Voluntary Agencies	Age UK Harrow Mencap Harrow Equalities Centre Capabilities Communities Harrow CAB MIND HARF HAD Harrow Carers HASVO Afghan Paiwand
Supermarkets	Costcutter (8 no.) Tesco Wazar Superstore Kabul Bereuit Tesco Express (8 no.) Iceland Foods Ltd (6 no.) Total UK Ltd Service Station Simply Beverages Vilkis Belmont Superstore Pick & Save Ltd Sainsbury's Supermarkets Ltd (7 no.) Waitrose Ltd (2 no.) Tesco Metro Cashco Baghdad Supermarket Ltd Morrisons Store Pound or Two Plus Vaneice Marks & Spencer Everest Supermarket Vinu Sila Supermarket Evinda Tigris VB & Sons (2 no.)
Harrow Libraries	Gayton Library Bob Lawrence Library Kenton Library Pinner Library Hatch End Library
Religious Places	St John's URC Church Kenton Evangelical Church Trinity Church Roxeth Free Green Church Holy Trinity Church Wealdstone

	<p>Kenton Temple Stanmore Shree Swaminarayan Temple London Ayyapan Temple Int Siddhashram Shakti Centre Sikh Centre Harrow Central Mosque Harrow Progressive Synagogue Kenton United Synagogue Parish Office, Church Hill St Peters Church All Saints' Vicarage Pinner Parish Church St Luke Diocese of Westminster Pinner Methodist Hatch End Free Baptist St Johns United Reform Church Kenton Methodist Church St John Fisher RC Church North Harrow Methodist Church <i>Mahfil Ali</i> Kenton Baptist Church All Saints' Vicarage</p>
Special Groups	<p>LGBT NWLLGG</p>
GPs, Hospitals, Dentists	<p>DOCTORS: GP Direct, Dr Merali & Partners Headstone Road Surgery Dr Joshi & Partner Savita Medical Centre Dr Pandya The Pinner Road Surgery Dr Khaja & Partners Civic Medical Centre Dr Patel & Partner St Peters Medical Centre Pinner View Medical Centre The Northwick Surgery Dr Mccloghry GP Direct, Dr Merali & Partners, Welbeck Road The Shaftesbury Medical Centre Dr Hayat & Partner The Ridgeway Surgery Dr Lloyd & Partners Kenton Medical Centre Dr Das & Partner Kenton Bridge Medical Centre Dr Golden & Partner GP Direct, Dr Merali & Partners, Eastcote Lane Roxbourne Medical Centre Dr Farooqi The Elmcroft Surgery Dr Pearce And Dr Charlton Dr Jenner & Partners Savita Medical Centre Dr Pandya Lanfranc Medical Centre Dr Mehta & Pts Headstone Lane Medical Centre Dr Ravikumar & Partn The Ridgeway @ Alex The Enderley Medical Centre Dr Peter & Partners Dr Mehta & Partners Wasu Medical Centre Aspri Medical Centre Dr Karia & Partners Belmont Health Centre Dr Wijeratne & Partners</p>

Dr Eddington & Partners
The Enterprise Practice Dr Sado Dr Allwright
Dr Vyas & Partners
Streatfield Surgery Dr Mistry
Simpson House Medical Centre Dr Justice & Partners
Long Elmes Surgery
Primary Care Medical Centre Dr Shah A & Pts
The Pinn Medical Centre
The Medical Centre
Elliot Hall Medical Centre Dr Jenner & Partners
Charlton Medical Centre Dr Kelshiker & Partners
The Stanmore Medical Centre Dr Gould & Partners
Kenton Clinic
Aksyr Medical Practice
Hatch End Medical Centre Dr Rudd & Partner
Honeypot Medical Centre Dr Nagpaul & Partners
Zain Medical Centre Dr Kirmani
Stanmore Park Medical Centre
The Stanmore Surgery
Harness Harrow Gp Led Health Centre
Watling Medical Centre

HOSPITALS:

Roxbourne Hospital
St Mark's Hospital
Northwick Park Hospital
BMI The Clementine Churchill Hospital
The Royal National Orthopaedic Hospital

DENTISTS:

Woodlands Orthodontic Practice
Dental Surgery
Khiroya Mr B C
Patel Mr M J
Soneji Mr Aj
Kothary Mr K K
Harrow Dental Centre
Quadrant Dental Care
Northwick Park Dental Practice
Imperial Dental Care
Mehta Mr B V
Thakerar Mr S N
Landau Mr M J
Bridge Dental Practice
Zabihi Mr M
Lawson Mr S S
Ali M M Mr
Mr A Soneji/ Mr J Soneji
Gaynor Mr W M
Dixit Mr N
Mududi Mr

	<p>Sumar Mr G Raeburn Mr R A Bhuva Mr G K N H & Bhuva Mr J The Rayners Lane Dental Practice Ixia Dental Bright Dental Practice Bahra Mr N S Harrow Weald Dental Practice Mount Mr K Whitehouse Dental Practice Denticare Mehta Mr B V Aurora Mr S P Abbey Dental Practice Ali Mr M Mrs J Sritharan Streatfield Dental Surgery Hatch End Dental Practice Dental Care Centre Draper Mr M W Kenton Dental Practice Weinbaum Mr B P Orthoworld</p>
Housing Associations	<p>A2Dominion Anchor Apna Ghar ASRA Catalyst Communities Guinness Trust Harrow Churches Home Group Inquilab London Strategic Housing (Network Stadium STLA's) Metropolitan Network Stadium North West London Paddington Churches Paradigm Pathmeads Riverside Spitalfields Crypt Trust Vernon Lodge YMCA</p>
Playgroup or Pre-School	<p>Dale Avenue Nursery Little Bo-Peep Nursery) Little Learners Pre-School (UK) Ltd All Saints Playgroup (Kenton) All Saints Pre-School Bright Kidz Pre-school Cedars Pre-school College Road Pre-School</p>

	<p>Cricket Montessori Green Lawns Montessori School Herga Opportunity Pre-school Playgroup Hopscotch Nursery School Ladybird Pre-School Nursery Little Learners Pre-School (UK) Ltd Little Stars Pre-school Montrose Pre-School Papillon Montessori Pre-school St Peter's Pre-School Rainbow Playgroup Roxmead Playgroup and Pre-School South Harrow Methodist Pre-school South Vale Pre-school Nursery St Alban's Church Playgroup St Andrew's Pre-school St John Fisher RC Playgroup Stepping Stones Pre-school (Harrow) Sunny Days Nursery Trinity Pre-School Busy Bees Pre School Rooks Heath Nursery Cannon Lane Pre-School Jigsaw Nursery School (Pinner) Pinner Centre Pre-School Pinner Jewish Kindergarten Pinner Parish Pre-School Rowlands Avenue Pre-School Chatter Tots Harrow Pre School Language Resource Hageston at Stanmore Park Children's Centre Honeypot Lane Pre-school Nursery Honeypot Playgroup Hungry Caterpillars Pre-School Islamic Montessori School Little Gems Nursery Stanmore Baptist Church Playgroup Stanmore Montessori Stanmore Park Nursery School Christchurch Kindergarten @ Gange Children's Centre West Harrow Park Playgroup</p>
<p>Day Nursery</p>	<p>Alpha Nursery School Cheeky Chums Day Nursery (Edgware - Group 2) Cheeky Chums Day Nursery (Edgware) Little Learners Montessori Nursery Smileytotz Nursery Jolly Time Nursery - Post Ret marked "Addressee gone away" Acorn Montessori Nursery Apple Tree Day Nursery (UK) Limited Apple Tree Montessori Nursery Group Belmont Montessori Nursery Bright Start Daycare</p>

	<p>Christchurch Kindergarten Children's Nursery Ltd Ghanshyam Nursery School Happy Child Harrow (Francis Road) Happy Child Nursery (Kenton) Happy Days Nursery (Wealdstone) Harmony Nursery Hugs and Giggles Nursery @ Headstone Manor Park Little Learners Pre-School (UK) Ltd (Harrow) North Harrow Nursery Praise Montessori Nursery Rising Stars Nursery Limited Salam Nursery Salam Nursery (Group 2) St George's Dragons St Joseph's Nursery St Panteleimon Nursery School Stanmore Daycare Nursery The Little Academy Day Nursery & Pre-School Toddle In Group Palm Tree Day Nursery Regent Nursery Blue Butterfly Montessori Pre-School Cheeky Chums Day Nursery (Pinner) Hatch End Day Nursery Oak Lee Montessori School Papillon Montessori (Uxbridge Road) Rosewood Montessori Nursery School Jigsaw Nursery School (Hatch End) Boys & Girls Nursery (Stanmore) Bubar Montessori Nursery Jem's Kindergarten Day Nursery</p>
--	--

LETTER TO ORGANISATIONS INVITING PROMOTION OF CONSULTATION

Dear Sir/Madam,

Re: Council Tax Support consultation

In April 2013 after extensive consultation with its residents Harrow Council introduced a Localised Council Tax Support Scheme. Due to changes with funding and additional savings that Councils have to make, Harrow Council is now reviewing its Council Tax Support Scheme and is proposing to implement the changes from April 2015. In the short to medium term, we expect to have to reduce the amount Harrow Council spends on Council Tax Support expenditure by up to £2 million. This means we may have to change the scheme and make it less generous in order to find the savings.

Any changes to the scheme will mean that working age households have to pay more toward their Council Tax. Pensioners will not be affected by these proposals.

We are committed to ensuring all our residents get the opportunity to have their say on the changes. We are therefore carrying out a consultation from 7th July 2014 to 12th September 2014. We will be out and about at many different events within the Borough. Details of some of our drop-in events can be found at the back of the Council Tax Support consultation booklet or on our website www.harrow.gov.uk/ctsconsultation

I have enclosed for your attention some Council Tax Support scheme Booklets and Questionnaires along with some Easy Read copies of the Booklet. There are also some posters to advertise the consultation. We would be very grateful if you could display these in a prominent position so that as many people as possible are aware of the consultation and know how to give their views.

If you require any more display materials, then please do not hesitate to contact us at the following email address CTS.Consultation@harrow.gov.uk or on 020 8736 6885.

Thank you in advance for your support.

Yours sincerely

Covering Letter



Dear Councillor Perry

We enclose a petition from over 500 local residents against Harrow's Council Tax Reduction Scheme and especially the proposals to reduce support further for disabled people and low-paid part-time workers. Many of the signatories are directly affected by the scheme.

As you know, Harrow's 30 per cent Minimum Payment for working age claimants is already the highest in London. This Minimum Payment is currently based on flawed assumptions of the number of claimants expected to be supported by the scheme, which has resulted in Harrow's Council Tax Reduction Scheme being under-spent by around £1 million last year and probably even more than that in 2014/15.

Given this situation, you will understand that ZAK and CPAG are disappointed to note that Harrow is now looking to make a further £2 million cut in the support available to the borough's poorest residents. We are concerned also that the current consultation only offers options on how, not whether, money should be taken from the pockets of disabled people and part-time workers. The impact on residents now required to pay up to £10 a week from £72 a week Jobseekers Allowance has not been mentioned in consultation or related discussions.

We found our meeting with Cllr Sachin Shah helpful and we appreciate that Harrow faces a very challenging budget as a result of the Coalition Government's cuts to local authority funding and that it is being forced to make tough choices. But the simple truth is that Harrow's scheme already leaves many unemployed people facing a choice between heating and eating.

We urge you not to disproportionately tax your poorest residents nor to exacerbate already unaffordable arrears by penalising those too poor to pay with high added costs for late-payment and premature use of bailiffs to recover monies owed.

We believe this petition illustrates the strength of feeling against your existing scheme and any further cuts to the Council Tax Reduction Scheme.

We would welcome an opportunity to discuss our concerns in more detail. If you are able to meet up, please call us on 0208 962 9475 or email us at joannakennedy@zak.org

Yours sincerely

Joanna Kennedy
Chief Executive, ZAK

Imran Hussain
Director of Policy, Rights and Advocacy, CPAG

Cc: Cllr Sachin Shah

