

LCTS Officer
Kettering Borough Council
Municipal Offices
Bowling Green Road
Kettering
Northants
NN15 7QX

28 November 2016

Dear LCTS Officer

Re: Local Council Tax Support Scheme Review

We are aware that the above consultation is in process and would like to comment on the proposal.

Kettering Mind is deeply involved in the care and support of many borough council tax payers who are unable to work full-time due to mental health difficulties and rely on welfare benefits to survive. There is a wealth of evidence that financial problems have a significantly adverse effect on the mental health of the population and, particularly for those with existing mental ill-health, financial pressures have been associated with higher rates of suicide.

With this in mind, Kettering Mind is asking the Borough Council to abandon the option of raising the minimum payment from the current 45% as suggested in the of the presented proposals. Instead, on humanitarian grounds, we suggest that you consider reducing the minimum contribution to reflect parity with surrounding boroughs (Northampton 21%, Wellingborough 20%, East Northants 20%, Corby 8%)

As you are aware Kettering Borough Council's minimum payment level of 45% is the highest in the country. This level has already negatively impacted disabled people's quality of life, as mental health and socio economic status are intrinsically linked. Where governance is for the benefit of all people, including and maybe especially those who are already struggling, let us not be counter-productive by squeezing the poor even tighter.

For further evidence supporting our suggestion, may I refer you to the Adult Psychiatric Morbidity Survey (APMS) 2014 findings which demonstrated overwhelming links between mental illness, suicide and socioeconomic context. The APMS 2014 data,

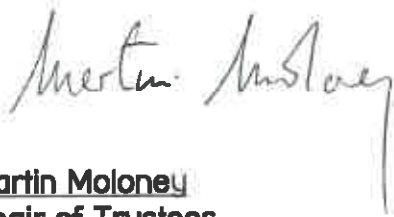
showed that people in receipt of Employment and Support Allowance (ESA), a benefit aimed at those unable to work due to poor health or disability, were a particularly vulnerable group. While many will have received ESA primarily for a physical health reason the great majority of this group had very high levels of psychiatric comorbidity. People in receipt of ESA experienced particularly high rates of most disorders: one in eight screened positive for bipolar disorder, a third for attention-deficit/hyperactivity disorder (ADHD). Furthermore, two thirds of people in receipt of Employment and Support Allowance (ESA) (66.4%) had thought about taking their life, approaching half had made a suicide attempt (43.2%), and a third reported self-harming (33.5%); indicating that this is a population in great need of support.

People in receipt of other benefits also had higher rates of suicidal thoughts, suicide attempts and self-harm than those who did not receive these benefits. Any suicide is a tragedy and we all have a duty to protect the most vulnerable in society and preserve life.

It is alarming that the consultation does not provide an option for reducing the minimum contribution, which each authority has the power to implement. We are aware that any cuts from Central Government do not have a mandate of where the deficit is to be made up, this is a choice within each council.

Local actions can, and do make a difference.

Yours faithfully



Martin Moloney
Chair of Trustees

Consultation Questions

1. Of the four options, which do you prefer:

- Option 1 – An adjustment in the minimum amount that customers have to pay to around 68% to address the funding shortfall. Customer will pay at least 68% of their bill.
- Option 2 – An adjustment in the minimum amount that customers have to pay to around 50% to address the funding shortfall. Customers will have to pay at least 50% of their bill.
- Option 3 – An adjustment in the minimum amount that customers have to pay between 50% – 68% of their bill. Please detail below in the table.
- Option 4 – Freeze the minimum amount they will have to pay to 45%. Customers will have to pay at least 45% of their bill.

2. If you have chosen Option 3 and would prefer a different percentage reduction than those proposed, please comment below, with the rate and reasons:

In 2014/2015. We had to pay 15%
 In 2015/2016 We had to pay 25%
 In 2016/2017 We had to pay 45%.
 Yet income had not been increased! HAVE I SEEN ANY BENEFIT? NO!
 NO! FREEZE THE AMOUNT!

3. Do you feel that the following amendments should be introduced ?

- Limit applicable amount to 2 dependent children Yes No
- Reduce absence from home outside of Great Britain to 4 weeks Yes No
- Remove work related activity component Yes No
- Remove severe disability premium where another person is paid Universal Credit (Carer's Element) Yes No

4. Do you have any other comments regarding the proposed changes to the scheme?

Yet again the council seem to be targeting people who they 'think wrongly' are scroungers! Kettering borough council charges 45% that a person not working had to pay!! The most in the country! Corby charges 20% - East Northants 25%. Kettering council will do what ~~yes~~ they usually do! Ignore whatever they want to! And not have any really form of consultation! PTO

Please return your completed questionnaire by 1st December 2016 to:
**LCTS Officer, Kettering Borough Council, Municipal Offices,
 Bowling Green Road, Kettering, NN15 7QX**

Alternatively you can respond to the consultation online
 at www.kettering.gov.uk/LCTS

DEAR SUS

PLEASE find Enclosed form. I do not feel you will have "Any real form of Consultation, and "Whatever" peoples responses are/will be "Totally Ignored!" DOES ANYONE think that people like have no claim any form of benefit?

But it would appear - we are "stereotyped" in the media - AS uneducated, with hoards of children - and live in an dysfunctional way!

However - I do agree that people who do "Act irresponsible" should be held to account. And that people should have to pay if they have over two dependant children.

I feel that to have a "Proper fair consultation" you should allow people like myself to be "seen and heard" and not be just allowed to fill in a form! I am afraid this is not "democracy".

Democracy is been allowed to be "seen as a person" - not just as a number.

I feel there should be a "open consultation"

if Kettering Borough Council - has sent "Everyone" claiming council tax relief - out one of these forms - that in itself - is "rather a waste of money".

Your form does not - GIVE anyone enough room - to Express their views.

I am "Sure" - our views will not be listened to - and Kettering Council - will force changes through regardless!

I am sure - this form "will just be ignored" - and put in the bin!

Yours faithfully

J. Chuds (Ms)

Consultation Questions

1. Of the four options, which do you prefer:

NONE OF THESE OPTIONS IT SHOULD STAY THE SAME!

- Option 1 – An adjustment in the minimum amount that customers have to pay to around 68% to address the funding shortfall. Customer will pay at least 68% of their bill.
- Option 2 – An adjustment in the minimum amount that customers have to pay to around 50% to address the funding shortfall. Customers will have to pay at least 50% of their bill.
- Option 3 – An adjustment in the minimum amount that customers have to pay between 50% – 68% of their bill. Please detail below in the table.
- Option 4 – Freeze the minimum amount they will have to pay to 45%. Customers will have to pay at least 45% of their bill.

2. If you have chosen Option 3 and would prefer a different percentage reduction than those proposed, please comment below, with the rate and reasons:

IT WAS ON THE NEWS AT 6PM
 KETTERING HAS THE LARGEST PERCENTAGE IN THE WHOLE OF ENGLAND TO PAY TO THE COUNCIL EVERYWHERE ELSE IS MUCH LOWER!!
 WE PAY MUCH MORE THAN ANYWHERE ELSE ALREADY IN COUNCIL TAX IN KETTERING.

3. Do you feel that the following amendments should be introduced ?

- Limit applicable amount to 2 dependent children
- Reduce absence from home outside of Great Britain to 4 weeks
- Remove work related activity component
- Remove severe disability premium where another person is paid Universal Credit (Carer's Element)

<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	✓
<input type="checkbox"/> Yes	<input type="checkbox"/> No	x
<input type="checkbox"/> Yes	<input type="checkbox"/> No	x
<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	x

4. Do you have any other comments regarding the proposed changes to the scheme?

I HAVE ALREADY SEEN ON THE NEWS THAT KETTERING IS GOING TO CHARGE THE MOST OF THE COUNCIL TAX TO POOR PEOPLE EVERYWHERE ELSE IS CHEAPER, BUT YET AGAIN NOT IN KETTERING WITH ITS AWARD WINNING MARKET SQ. (NOT) NOTTINGHAM IS THE BEST MKT. SQ

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* PLEASE SEE ATTACHED SHEET *

Consultation Questions

None of these options are acceptable

1. Of the four options, which do you prefer:

- Option 1 – An adjustment in the minimum amount that customers have to pay to around 68% to address the funding shortfall. Customer will pay at least 68% of their bill.
- Option 2 – An adjustment in the minimum amount that customers have to pay to around 50% to address the funding shortfall. Customers will have to pay at least 50% of their bill.
- Option 3 – An adjustment in the minimum amount that customers have to pay between 50% – 68% of their bill. Please detail below in the table.
- Option 4 – Freeze the minimum amount they will have to pay to 45%. Customers will have to pay at least 45% of their bill.

2. If you have chosen Option 3 and would prefer a different percentage reduction than those proposed, please comment below, with the rate and reasons:

THE FOUR OPTIONS ARE A DISGRACE. THIS YEARS AMOUNT IS ALREADY AN 89% RISE ON LAST YEARS, THE HIGHEST IN THE COUNTRY, WHILE THE RICH GOT AWAY WITH A RISE OF LITTLE OVER 2%. THE POLL TAX SHOULD BE FROZEN AT £36 FOR THE FORESEABLE FUTURE,

3. Do you feel that the following amendments should be introduced ?

- | | | |
|--|-----|-------------------------------------|
| • Limit applicable amount to 2 dependent children | Yes | <input checked="" type="radio"/> No |
| • Reduce absence from home outside of Great Britain to 4 weeks | Yes | <input checked="" type="radio"/> No |
| • Remove work related activity component | Yes | <input checked="" type="radio"/> No |
| • Remove severe disability premium where another person is paid Universal Credit (Carer's Element) | Yes | <input checked="" type="radio"/> No |

4. Do you have any other comments regarding the proposed changes to the scheme?

YOU SHOULD WANG YOUR HEADS IN SHAME FOR THIS DISPICABLE ATTACK ON THE POOR

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Dear Kettering Borough Council

Having received an invitation to take part in your survey via the totally one sided, objectionable, greedy, downright unbelievable and anti-poor questionnaire I found I did not have enough space for my comments in the miniscule box provided. This was obviously done to stop the poor from voicing their objections to the four disgraceful options, so I have used a separate sheet to convey them. I realise that you have no interest in what the people say, are only interested in lining your own pockets, are determined to wipe out the poor of Kettering, will not read this and just file it immediately in the waste paper bin, but I have the right to comment, as much as you don't like it, so I will. May I suggest that in future, if you do not want to receive comments then don't ask for them.

The questionnaire asked me to choose one of four proposed options for next year's council tax benefit, with option 1 being the highest amount payable and option 4 being the lowest. It is patently obvious to anyone with a brain, conscience and even the smallest regard for his fellow human beings that none of these are acceptable. The lowest amount payable for me, in option 4, based on this year's council tax charges, would be £45.65. This is a 34.27% rise on this year's amount and a 153.5% rise on last year's amount. This year we already had an 89% rise on the year before. This is ridiculous and cannot be allowed to happen. I have struggled to pay this year's council tax, often going without food and on occasion not being able to pay my full rent. I got a discretionary housing payment to help with the cost and have had to borrow money to pay the final three instalments. I still have not completed the repayment of the money I borrowed the year before. If the proposed rise comes into effect next year I will not be able to afford it and will lose my home and, as a consequence of this, contact with my children. My only option will be to declare bankruptcy.

Kettering Borough Council already charge the highest amount in the country for struggling people and you now want to kick the poor while they are down. Why are you launching this brutal attack on the poor? All that will happen next year is that many more people will be pushed into poverty and many people will lose their homes. I now have to prepare to be homeless in April and spend my last Christmas, for the foreseeable future with my children. I am getting to the point where I don't eat, am struggling to hold onto my home and don't know where to turn, just to pay the council tax. The council must not put this disgraceful proposal into practice. It is clear that you do not like the poor and are putting the council tax beyond their ability to pay knowing full well they will default. May I tell you that you will never wipe out the poor, a Tory desire for many years, as we are the lifeblood of this town. We work hard and try to live a decent life, despite Kettering Borough Council's attempts to make us go away, and we deserve better. We are not your personal ATM machine and your desire to kick us while we are down is contemptible and an utter disgrace. **HANG YOUR HEADS IN SHAME.**

It is noted that the rich are, once again, getting off lightly with just a nominal rise. It is easy to see where your Tory stained loyalties lie. The council tax for the poor should be frozen at the rate it is at now, for the foreseeable future. It is still too high and difficult to pay but at least it would give us a fighting chance.

I would wish you a merry Christmas, but you don't deserve one. I hope you have a sad and uncertain one, like the poor people of Kettering.

