COUNCIL TAX REDUCTION SCHEME 2026

October 2025

ABSTRACT

Results of the consultation for Swale Borough Council

Consultation@maidstone.gov.uk

CONTENTS

INTRODUCTION

Each year Swale Borough Council must decide whether to change the Council Tax Reduction Scheme (CTRS) for **working age applicants** in its area, with Pension Age applicants seeing no changes as they are part of the national scheme.

The Council consulted on the following **changes** to its scheme for 2026/27:

- Increasing the maximum level of support to 90% or 100% in Band 1
- Increasing the maximum level of support for those claimants in Bands 2 - 4
- Removing the minimum income floor
- The inclusion or exclusion of income from further compensations in the calculation of Council Tax Reduction.
- Alternatives to changing the CTRS.

The survey was open between 1 August and 28 September 2025. It was promoted online through the Council's website and direct emails and letters were sent to all current CTRS recipients.

There was a total of 539 responses to the survey, including 196 partial responses (this is where the respondent has abandoned the survey part way through).

The Report

As an online survey is a self-selection methodology, with residents free to choose whether to participate or not, it is not fully representative of the wider adult population of Swale.

This report discusses the unweighted results to overall responses by demographic questions.

Demographic Differences: Responses have been separated into different mutually exclusive subgroups and the data has been compared to see whether there are any significant differences between subgroups. When looking at subgroups within a sample, the sampling error increases.

Open questions were analysed through the use of code frames and assigning each issue or opportunity raised by respondents in their response a code. The use of coding allows the same issue or opportunity raised by multiple respondents to be logged and categorised together within the coding frame, thereby, making it possible to quantify how many times the same or very similar issue or opportunity was made by respondents.

Report Notes

- Not every respondent answered every question, therefore the total number of respondents refers to the number of respondents for the question being discussed not to the survey overall.
- Rounding means that some charts may not add up to 100%.

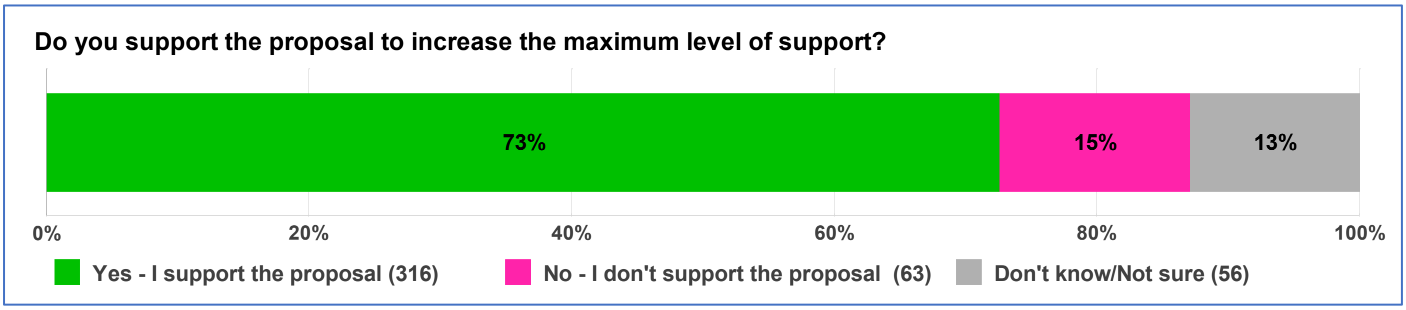
FINDINGS

- 73% of respondents were in favour of changing the maximum level of support available for working age claimants.
- Of those who felt that the levels of maximum support should be increased, 75% felt it should be increased to 100%.
- 65% of respondents agreed with the proposal to increase the maximum percentage for bands 2-4 by 10%.
- Survey respondents were uncertain about removing the minimum income floor with 38% answering ‘not sure’.
- 45% of respondents said that additional compensation payments should be disregarded for the purposes of calculating entitlement to CTRS.
- Respondents preferred alternative option for covering additional administrative costs from changes to the CTRS was ‘use council reserves’. The least preferred alternative option was ‘increase council tax to cover additional administration costs’.

CHANGING THE MAXIMUM LEVEL OF SUPPORT FOR WORKING AGE CLAIMANTS

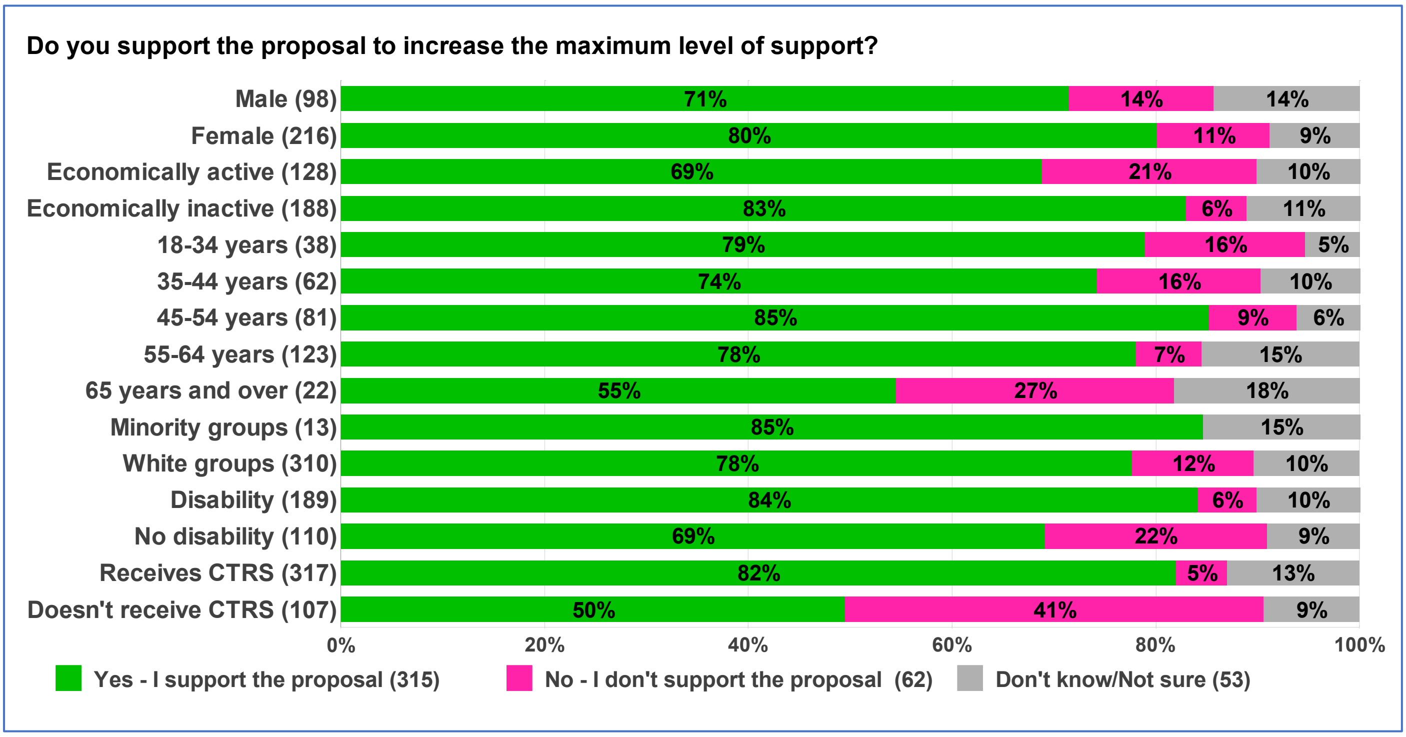
Survey respondents were asked if they supported or opposed the proposal to increase the maximum level of support.

- A total of 436 responses were received to this question.
- The most common response was 'yes – I support the proposal' with 316 answering this way.



Demographics

The table and chart below outline difference in response between subgroup categories.



	Female respondents were more likely than male respondents to agree with the proposal with 80% supporting the change compared to 71% of male respondents.
	Economically inactive respondents were more likely than economically active respondents to agree with the proposal with 83% answering this way compared to 69% of economically active respondents.
	Respondents aged 65 years and over had the lowest proportion agreeing with the proposal at 55%. Respondents aged 45 to 54 years had the greatest proportion that answered this way at 85%.
	There were no respondents from minority backgrounds that said they did not support the proposal.

	Respondents with a disability were more likely than respondents without a disability to agree with the proposal with 84% in favour of the proposal compared to 78% of respondents without a disability.
	Respondents in receipt of CTRS were more likely than respondents not currently in receipt of CTRS to agree with the proposal with 83% in favour of the proposal compared to 50% of respondents not in receipt of CTRS.

Opposed Comments – Do not change the maximum level of support

Respondents that told us they did not support the proposal to increase the maximum level of support were asked to outline the reasons they felt this way.

- A total 50 comments were received.
- The most common theme was 'unfair on taxpayers/taxpayers funded'.

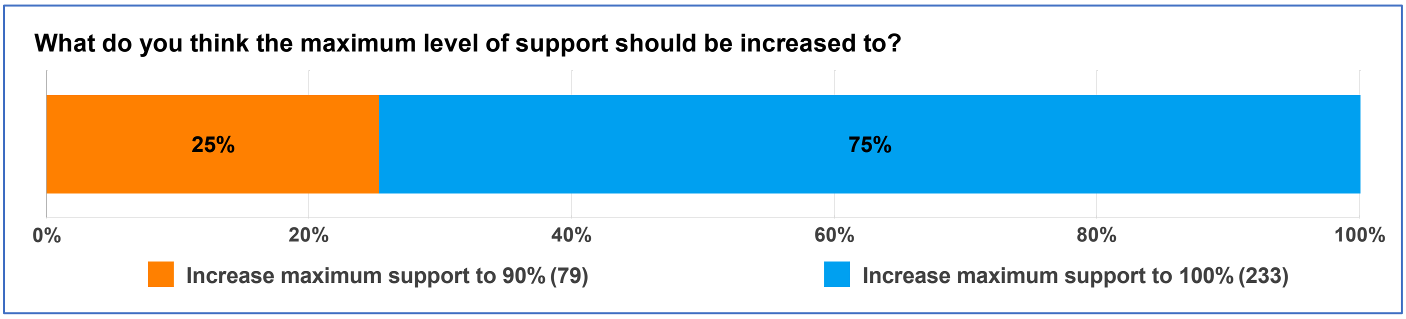
Theme	No.	Examples
Unfair on Taxpayers /Funding by Taxpayer	16	• I'm fed up paying for other people, we all struggle but why should I keep paying for those who don't, I took on extra work to cover bills. • Because someone will have to pick up the bill and it will be the middle paid workers just over the limit. • I am fed up of subsiding people who do not pay their own way in life.
Incentive to work	9	• This is effectively putting a plaster on the problem. With inflation this will need greater funding in the future. I would use the additional money to help get the 6500 of working age claimants back into work! • It doesn't encouraged people to either change their spending habits or either get a job or increase their working hours
Everyone Contribute	9	• Everyone should have to pay something, otherwise everyone else who works will be picking up the extra, when money is tight for most. • I believe that every resident whether on a low income or not should be contributing towards local services that they use & 20% is fair
Cost of Living	9	• Myself and my partner work incredibly hard in average pay jobs and have never claimed any benefits and there is no benefit to us. We work overtime to make ends meet to pay the bills, there should be more support getting people on UC in jobs. • I am under no illusion that the burden will fall to other taxpayers who fall outside of these parameters but whom are still struggling to pay bills due to rising taxation and costs.
Keep Current levels/Current levels enough	6	• Surely someone receiving an 80% discount now cannot object to paying the meagre amount resulting. Council tax is supposed to pay for services provided by the council. I do not use libraries, have street lights - can I have a reduction in my council tax for non-use of services? • Personally I think the support received is enough and that money could be better spent on other things.
Council Services & Budgets	6	• It would mean that the service you provide now will have to be cut and that's not good for people who are paying the full amount of council tax and getting a minimum service. • It puts extra pressure on other tax payers, creates a disincentive to work and may result in more financial pressure on public services.
Queries regarding impact of proposal	6	• I can't find an explanation in your document as to how exactly increasing the tax reduction will save the Council money - surely it would increase your expenditure by paying out more in relief? • Whilst the lowest incomes may get more support, the current//remaining applicants will be worse off than previously and may then be below the poverty line. Then you are just creating other problems for society in general.

Theme	No.	Examples
		It is not clear how this proposed scheme would simplify administration? It must be possible to reduce costs by sending notices via other means than posting them. Many organisations now use electronic communications and most people have mobile phones; even those on low incomes, so details could be sent via SMS.
Other themes		• Pensioners -3 • Benefit fraud -2

What do you think the maximum level of support should be increased to?

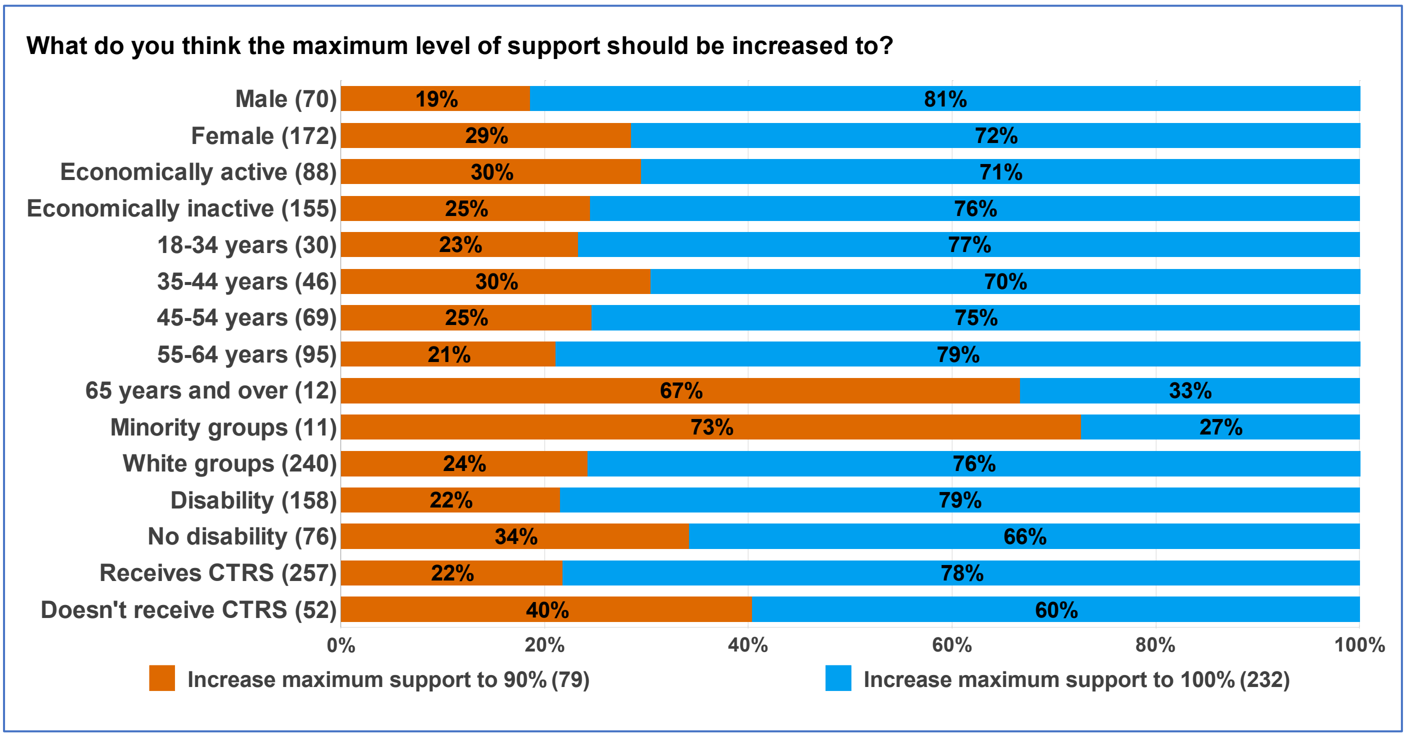
Respondents that said they supported the proposal to increase the maximum level of support were subsequently asked ‘What do you think the maximum level of support should be’, and were provided with two answer options of 90% and 100%.

- A total of 312 responses were received to this question.
- The most common response was ‘increase maximum support to 100%’ with 233 answering this way.



Demographics

The table and chart below outline difference in response between subgroup categories.



The preferred level of increase for the 65 years and over age group was ‘increase maximum support to 90%’, for all other age groups the preferred option was ‘increase maximum support to 100%.

The preferred level of increase for respondents from minority groups was 'increase maximum support to 90%'.

General Comments about the proposals to increase the maximum level of support.

The survey provided respondents with a free text box to provide comment about the proposal to increase the maximum level of support.

- A total of 111 comments were received.
- The most common theme was 'Cost of Living/ Struggling with finances'.

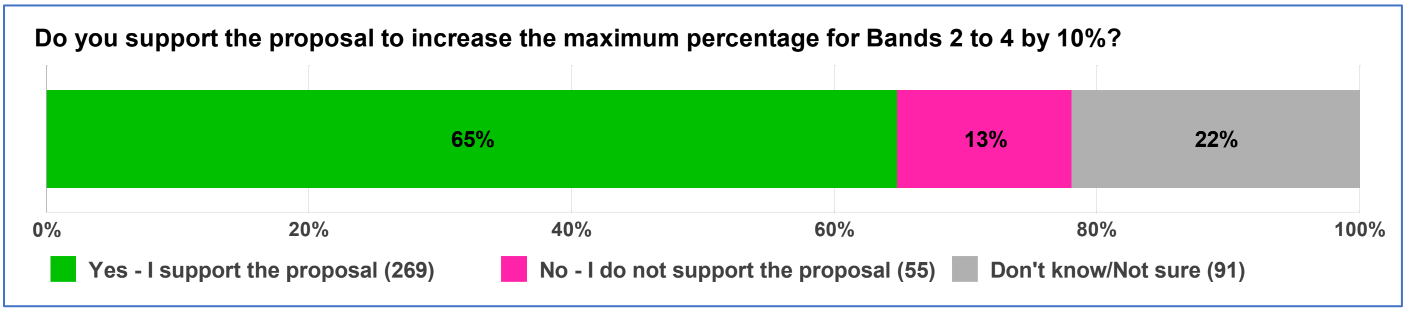
Theme	No.	Examples
Cost of Living/Struggling with finances	42	• People have no money. We pay for services that the council are cutting. How on earth on minimum wage can People afford rent and council tax. • Cost of living is affecting low income household considerably and they shouldn't have to choose between tax and food. • The cost of living crisis is ongoing and causing increasing pressure on people the increased support will do more good than bad. • The maximum level of support would help people who are genuinely struggling with the cost off living especially disabled people who cant work due to ill health..
Positive about increase	37	• This is a welcome change especially helps those forced into adapted homes on a very high council tax band because theres no other options. • Family life is hard enough bills coming in and not enough money the support would be an amazing help. • I support the decision to increase the level of support for low income family's, I am a low income family, it's incredibly difficult to survive in the economy today to support children in school, one whom is off to university to better the education to get better life, we have one child who is significantly disabled and one parent who is a full time carer, one parent works full time every hour possible, increasing the maximum amount of wage possible but overtime is not guaranteed basic wage isn't enough to survive, requiring more support from UC it's increasing harder to just live despite paying all the bills every month on time.
Personal Circumstances	11	• When I needed help with council tax I was told there was no help, it would have been nice to have help and support myself... • I don't get this we are a one income family of 5 why haven't I been offered this help? • All of my council tax is all mixed up keep getting different numbers that I owe I'm on university credit I have £200 to myself for the month after I paid council tax and other things I need the 100% support now I have send everything in but get different staff saying different things I have emailed loads of times don't get anywhere I be gappy for a appointment for someone to sort it out I do have every letter send to me I said before I said if it goes to court they can look as well someone as done a big muck up on mine.
Unfair on Taxpayers	9	• Council tax has to be found and it's the same class of people who get to pick up the slack. • 100% would imply a free ride. • Make it fair. Reduce the council tax for everyone.
Suggestions	9	• Rateable value should be reassessed. • Why not send electronic or SMS council tax reminders. Also hold off on council tax billing letters until amendments have been made.... this saving extra postage. For example I receive a. Ill, its very high, then i receive an

Theme	No.	Examples
		amendment which includes DLA and carers being taken into a count. This would also cut your postage costs.
Disabled people/Long -term Sick	8	• You should not include any money paid for disabled children as this is for them and not for council tax purposes. • The maximum level of support would help people who are genuinely struggling with the cost off living especially disabled people who cant work due to ill health.
Incentives to work	5	• Stop promoting laziness. You have to pay for what you are using. We're living in the 21 century. Support elderly and only people who are seriously disabled. • So if I earn less everything will be paid for me, that means for me as a working parent - if I work less I get more benefits and have to pay less in bills. When I work more I have to cover all the costs myself therefore I might as well work less.
Everyone contribute	5	• Pay something not nothing. • Think if someone is on UC & working they should still need to pay something towards CTax.
Other themes		Against increase – 3 Query impact of proposal – 3 Council Budgets & Services - 3

CHANGING THE BAND PERCENTAGES

Survey respondents were asked if they supported or opposed the proposal to increase the maximum percentage for bands 2-5 by 10%.

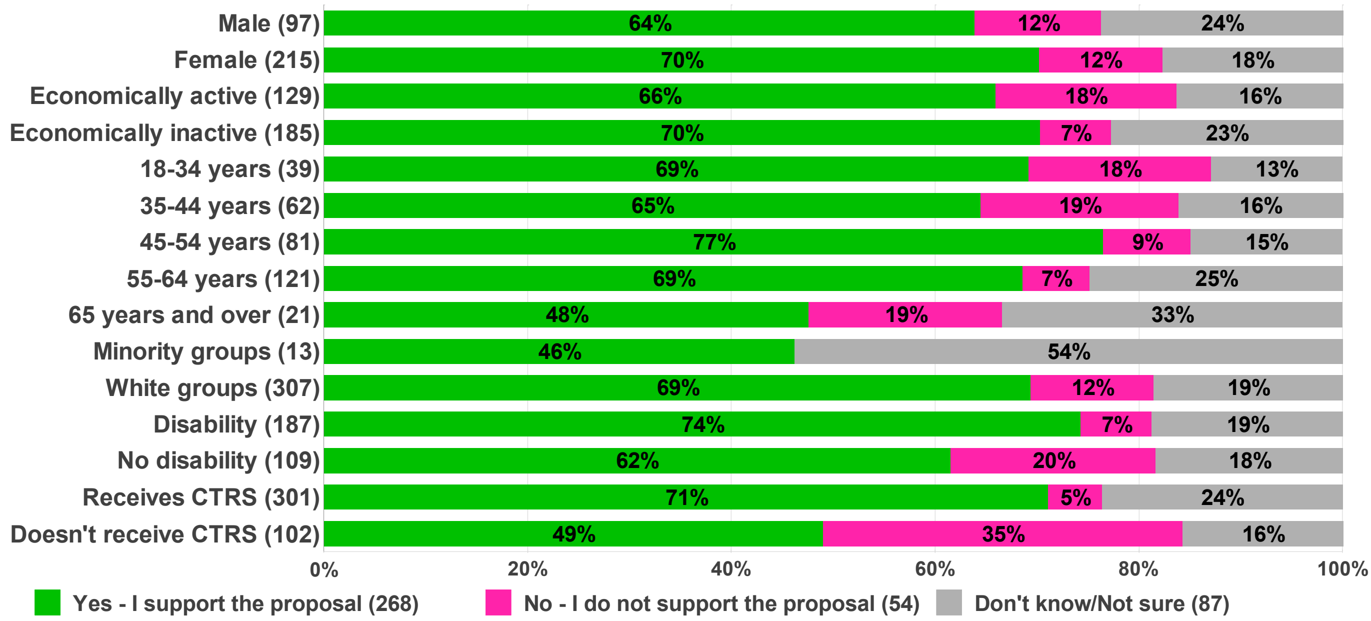
- A total of 415 responses were received to this question.
- The most common response was 'yes – I support the proposal' with 269 answering this way.



Demographics

The table and chart below outline difference in response between subgroup categories.

Do you support the proposal to increase the maximum percentage for Bands 2 to 4 by 10%?



	Respondents aged 45 to 54 years had the greatest proportion that were in support of this proposal at 77%, respondents aged 65 years and over had the lowest proportion answering this way at 48%.
	There were no respondents from minority groups that disagreed with this proposal however, 54% reported being unsure.
	Less than half of respondents (49%) not in receipt of CTRS were in favour of the proposal, while almost a quarter of respondents (24%) in receipt of CTRS said they were 'not sure' about this proposal.

Opposed Comments – Do not increase the maximum percentage for bands 2-5 by 10%

Respondents that told us they were opposed to the proposal to increase the maximum percentage for bands 2-5 by 10% were asked to outline the reasons they felt this way.

- A total of 30 comments were received.
- The most common theme was 'Unfair on Taxpayers'.

Theme	No.	Examples
Unfair on Taxpayers	9	• Same reason as before. I don't wish to pay more because of others unable to. • I feel it doesn't encourage people to work, or remain in work or aspire to progress and earn more as they will lose the benefit of the reduction. Everyone else who does earn more is picking up the bill. • Who pays the shortfall? The working class just over the pay limit.
Negative increase	7	• This category applies to me and I manage my finances fine and would not need extra support. I am grateful for what I do get but think the increase cost is not worth it. • All residents should pay council tax. Council tax keeps being increased, indicating distress are increasing, so why then make it free/ increase discount levels for more people - completely contradictory. If the council and KCC, fire service etc no longer need the income from council tax then reduce the cost of council tax for everyone.

Theme	No.	Examples
Council Budgets & services	5	• The money is needed for vital services to protect our area. • The council need to have a payment made to them that isn't of an extreme nature as it is at the moment and for the staff to be taken down to the levels of where we haven't got 1 writing and another one putting the stamp on . The top dogs at the council need to have a seriously large pay cut and then we will see how many actually have the areas best wishes at heart or its all about the money.
Cost of Living/Finance Struggles	4	• Some of the claimants in this band use food banks and some are disabled. • Council tax is to high
Other themes		• Queries on impact of proposals – 3 • Suggestions – 3 • Everyone contribute -2

General Comments about increasing the maximum percentage for bands 2-5 by 10%

The survey provided respondents with a free text box to provide comment about the proposal to increase the maximum percentage for bands 2-5 by 10%.

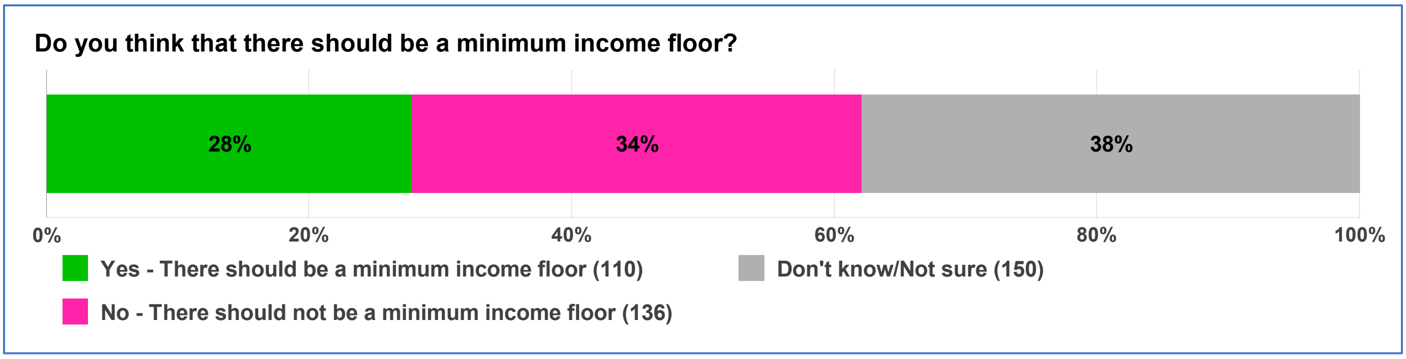
- A total of 31 comments were received.
- The most common theme was 'positive about proposal to increase'.

Theme	No.	Examples
Positive about proposal to increase	9	• Yes I absolutely agree with this. For some time carers allowance was classed as income and this took people into a higher band but with no opportunity to earn additional income. • Again the cost of living crisis is impacted those on low incomes any little bit of help at this stage would be gracefully received.
Incentives to work	7	• Do not agree with increase, please provide evidence that such a measure would actually encourage people to work. • Surely this would depend on what there earnings are , maybe increase it for bands 3 to 4. I'm sure this would encourage more people to stay in work.
Queries on impact of proposals	5	• If you are trying to save money, why would you increase the percentages? You have actually stated that it would cost more, but it seems that fewer people will be eligible, since Band 5 will no longer receive a reduction. It may not actually encourage people to remain in work, that is an unknown quantity. Perhaps you should consider reducing the Council Tax as a whole, which would mean that less people would need to claim a reduction and could therefore, save on administration costs and funds. • I'm unsure as to whether 'normally working' means people who are in low paid employment, or also covers people who are of working age and are unable to work.
Other themes		• Against/Negative about proposal to increase – 3 • Suggestions – 4 • Unfair on Taxpayers - 2

Minimum Income Floor

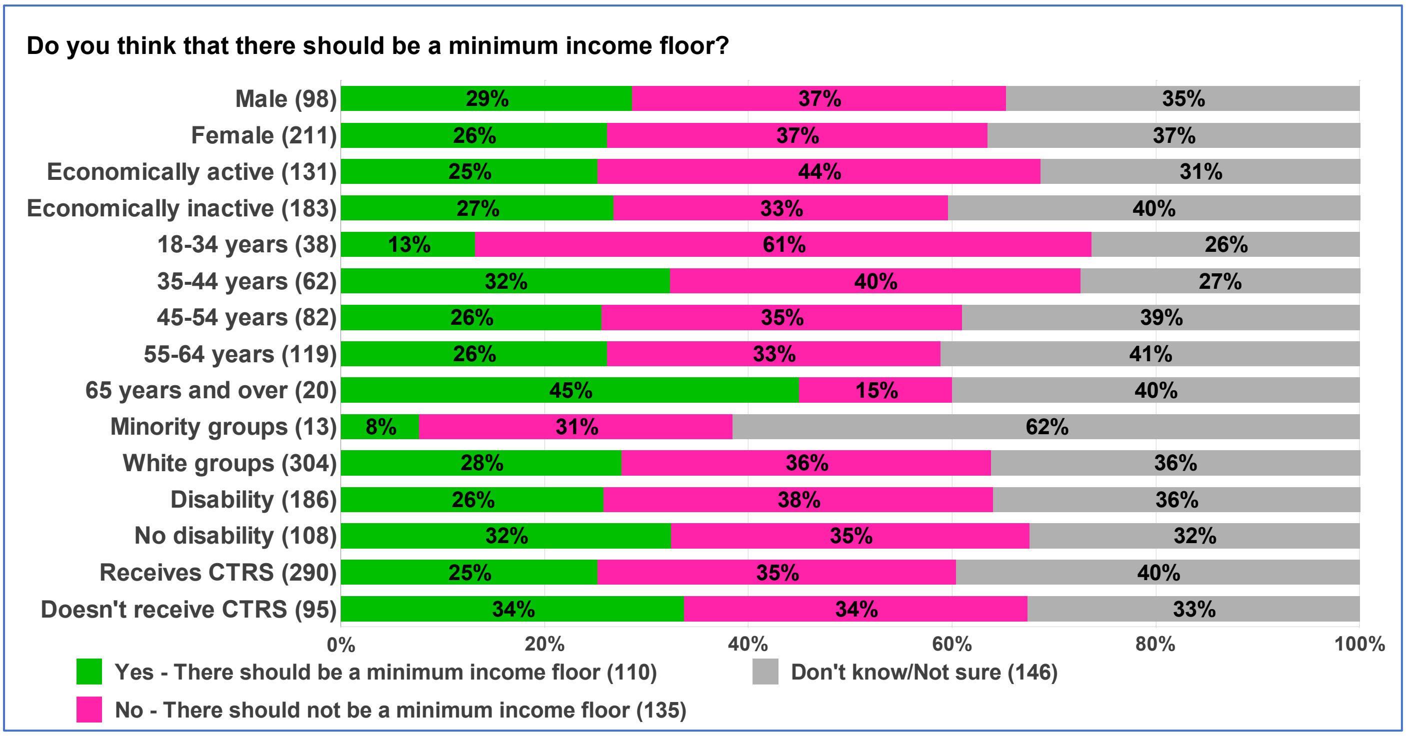
Survey respondents were asked if they thought there should or should not be a minimum income floor.

- A total of 396 responses were received to this question.
- The most common response was ‘Don’t know/Not sure’ with 150 answering this way.



Demographics

The table and chart below outline difference in response between subgroup categories.



	The most common response for economically active respondents was ‘No – there should not be an minimum income floor’ with 44% answering this way. The most common response for economically inactive respondents was ‘don’t know/Not sure’ with 40% answering his way.
	The most common response for respondents aged 65 years and over was ‘yes- there should be a minimum income floor’ at 45%. The most common response for respondents aged 18-34 years was ‘no- there should not be a minimum income floor’ at 61%. The most common response for the 45 to 54 years and the 55 to 64 years aged groups was ‘Don’t know/Not sure’ at 39% and 40% respectively.
	Six in ten respondents (62%) from minority groups answered ‘Don’t know/Not sure’.

Agree Comments – There should be a minimum income floor

Respondents that told us they thought that there should be a minimum income floor were asked for the reasons that they felt this way.

- A total of 40 comments were received.
- The most common themes were 'suggestion' and 'incentive to work'.

Theme	No.	Examples
Incentive to work	8	• Some people need an incentive to work/try to work. • It encourages people to earn money. • Support those on low income, not the ones that don't work.
Suggestion	7	• For newly self employed applicants, perhaps their first could have no minimum set; thereafter a minimum income floor[1]. • All benefits should be means tested. • I feel those on benefits should be exempt and those earning below a curtain bracket reduced heavily.
Fraud	6	• People do earn more than declared. • Keep the minimum income floor, stops people saying they are self employed, & work 37hrs a week, but then have no income. Perhaps if they have just become self employed, we should not use the minimum income floor, but should be included if they have been trading for 6 months or more.
Self-Employed & Start-ups	5	• I didn't know this could even be a thing back when I was self employed, broke and paying full whack! • The self employed tend to be forgotten!
Other themes		• Cost of Living – 4 • Fairness – 4 • Support this groups – 4 • Fluctuating income - 2

General Comments about Minimum Income Floor

The survey provided respondents with a free text box to provide comment about the minimum income floor.

- A total of 26 comments were received.
- The most common theme was 'suggestion'.

Theme	No.	Examples
Suggestion	8	• It should be based on the amenities you use or have and location. • Make all council tax cheaper. • I believe a year period should be in place for new self employed people as may take a few hits during the first year[2].
Better for self-employed /start-ups	7	• Those seeking to be self-employed and possibly ultimately create jobs, should be encouraged, not possibly penalised. • I worked self employed and the minimum income floor applied to me. The reason I chose self employed is because it is flexible around school hours. I had to stop my self employed work because I could not reach the minimum income floor required and also even though I earned a small amount of wages that month I was still only entitled to the same universal credit and I was

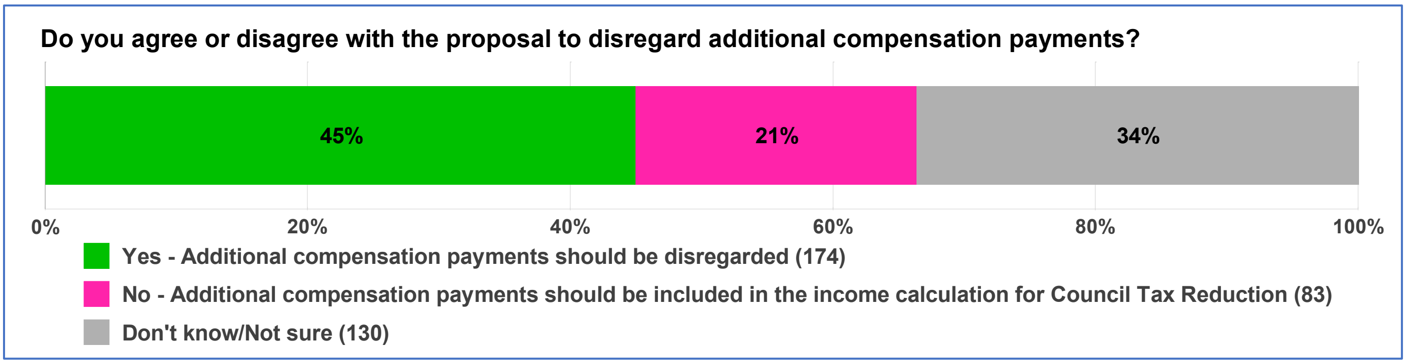
[1] A total of four comments mentioned having a period after setting up a new business/becoming self employed before a minimum income floor should apply.
[2] A total of three comments made similar suggestions.

Theme	No.	Examples
		minus £500 in one month. Why should being self employed make you worse off when all you want is flexible working for your family.
In favour of removing minimum income floor	4	• Removing the minimum income floor would increase the incentives for people to go into business self-employed and make living that way more affordable. • I do think removing the income floor would be helpful. Being self employed means your income can fluctuate and that is out of your control.
Incentives to work	3	• Needs to be in place to show self employment is a viable job/career. • Everyone should work. No exemption.
Other themes		• Fraud – 1 • Council Budgets & Spending – 1 • Against removing minimum income floor – 1 • Cost of Living - 1

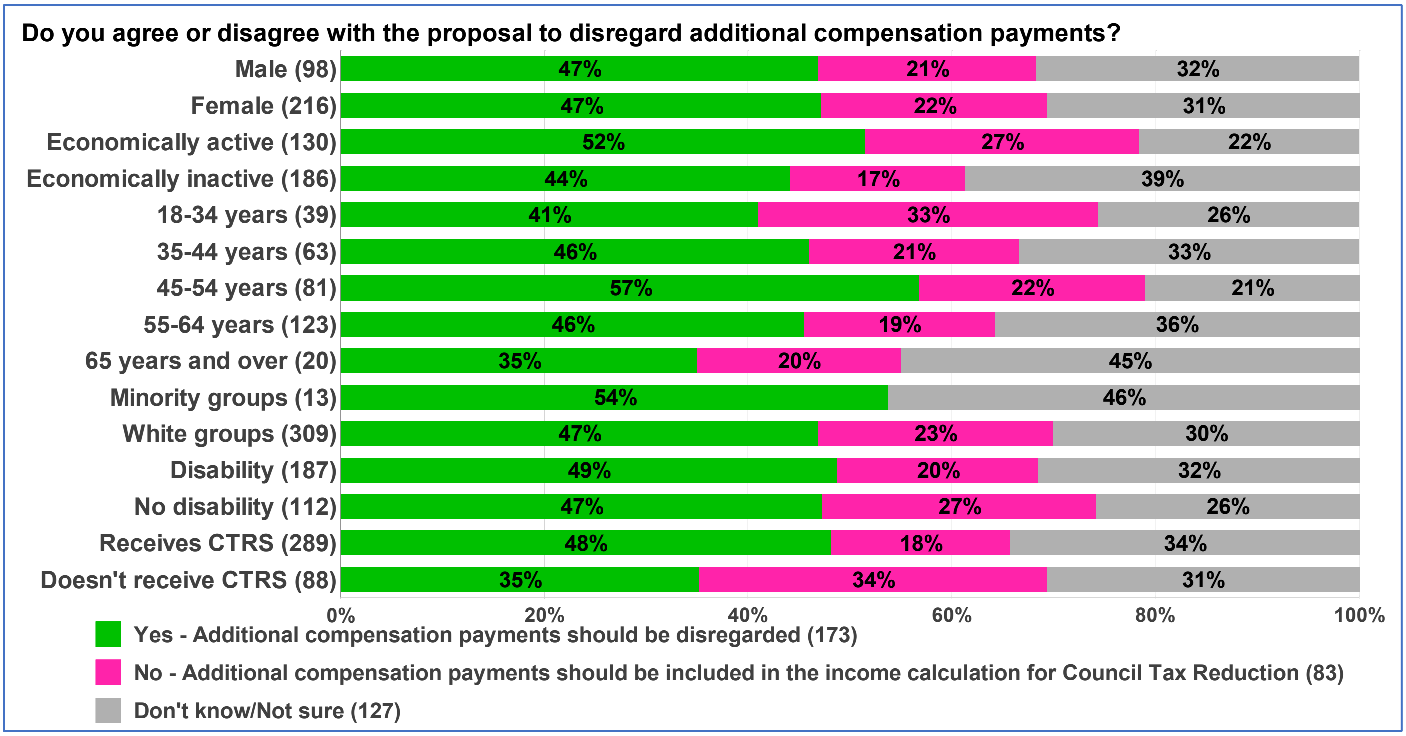
TO DISREGARD ADDITIONAL COMPENSATION PAYMENTS FOR THE ASSESSMENT OF COUNCIL TAX REDUCTION

Survey respondents were asked if they agreed or opposed the proposal to disregard additional compensation payments for the assessment of Council Tax Reduction.

- A total of 387 responses were received to this question.
- The most common response was 'yes' with 174 answering this way.



The table and chart below outline difference in response between subgroup categories.



	39% of economically inactive respondents answered ‘don’t know/not sure’, significantly greater than the 22% of the economically active group that answered this way.
	21% of respondents aged 45 to 54 years answered ‘don’t know/not sure’, significantly lower than the 36% that answered this way from the 55 to 64 year age group.
	48% of recipients of CTRS said that additional compensation payments should be disregarded, significantly greater than the 35% answered this way from respondents that do not receive CTRS.

Opposed Comments – Do not disregard additional compensation payments

Respondents that told us they thought that additional payments from compensation schemes should be included in the calculation of income for assessing council tax support were asked to outline the reasons they felt this way.

- A total of 29 comments were received.
- The most common theme was ‘part of income’ with 10 comments.

Theme	No.	Examples
Part of income	8	• Its an income just as a private pension would be included in income. • Compensation payments should be treated as savings & capital no matter what the compensation awarded for. • This aint fair. Council tax is based on income.
Capital	8	• They still have the capital and in some cases far more than other working people. • Again, perhaps any award value could be averaged over say, 5 years and that averaged figure used as capital to mitigate the effects. • Compensation payments should be treated as savings & capital no matter what the compensation awarded for.
If can pay, then should pay	6	• As stated in the explanatory text, some applicants may have high capital and still be entitled to Council Tax Reduction and they shouldn’t be. If they can afford to pay then they should.

Theme	No.	Examples
		• Whilst I have empathy for those in receipt of any compensation payment, I don't see it as being any different to any pot of money an individual has. The Council is a business that is helping those on low or no income, not a charity.
Fairness	3	• if pip is included in some companies finance planning then why shouldn't others. • It's fairer.
Other themes		• Reduces benefits paid -2 • Suggestion -2

GENERAL COMMENTS ABOUT DISREGARDING ADDITIONAL PAYMENTS FROM COMPENSATION SCHEMES

The survey provided respondents with a free text box to provide comment about the proposal to disregard payments from additional compensation schemes for the assessment of Council Tax Reduction.

- A total of 25 comments were received.
- The most common theme was 'exclude compensation/ Recipients already been through enough'

Theme	No.	Examples
Exclude compensation/ Recipients already been through enough	9	• It would be despicable to tax people on their compensation award when they have suffered so much hardship and pain. • It would be unfair to penalise anyone in the circumstances stated, since all of those cases are/were beyond the control of any individual who was affected by them. This scheme should be aligned with the rules of other benefits. It surely cannot be considered as capital if you have received compensation for what may have been a life threatening, or life changing event. • Compensation is there to help what you have been through it should not be classed as capital people need this to fund things they didn't need before so to penalise these people is another kick in the teeth.
Intention of compensation	7	• They may need this money for care or adaptions to their homes. • In some cases they should not be disregarded in others they should be if you get say 250,000 you can pay if it's say below 50,000 and depending what it's for it should be looked into.
Suggestion	6	• I think there should be a threshold on the amount and over a certain amount then be included everything above that amount. • It should only be disregarded for the 1st year, after it should be included as capital and band adjusted if needed.
Other themes		• Everyone contribute something – 2 • Income/Capital – 2 • If can pay, should pay – 1 • Cost of living - 1

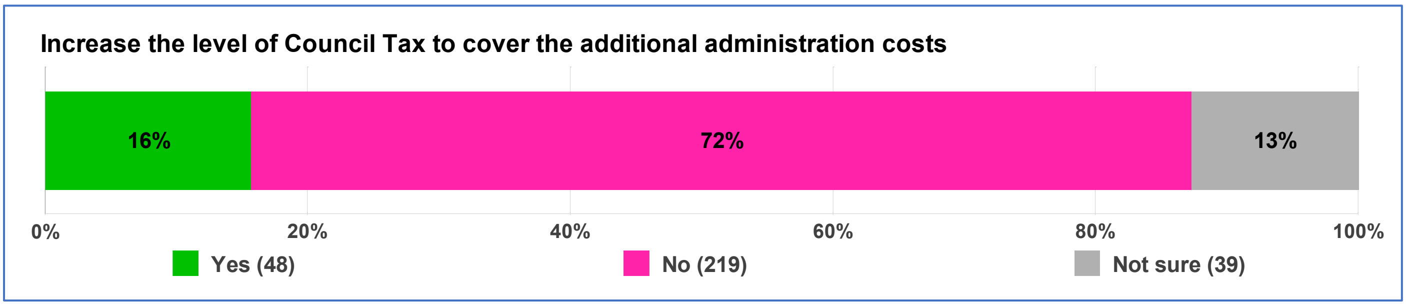
Alternatives to changing the Council Tax Reduction Scheme

Survey respondents were presented with three alternatives to changing the Council Tax Reduction Scheme.

Increase the level of Council Tax to cover administrative costs

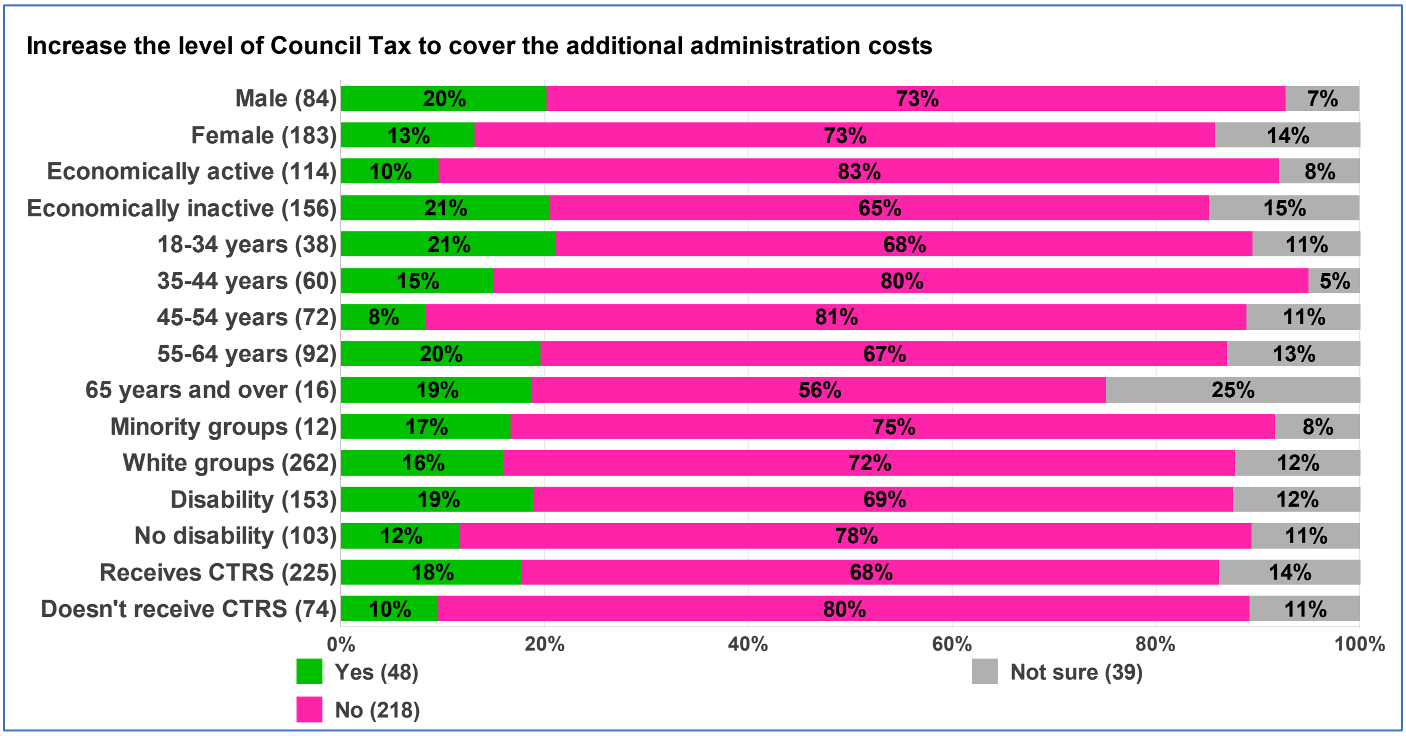
Survey respondents were asked if they thought that the Council should consider increasing the level of council tax to cover the additional administrative costs.

- A total of 306 responses were received to this question.
- The most common response was 'no' with 219 answering this way.



Demographics

The table and chart below outline difference in response between subgroup categories.

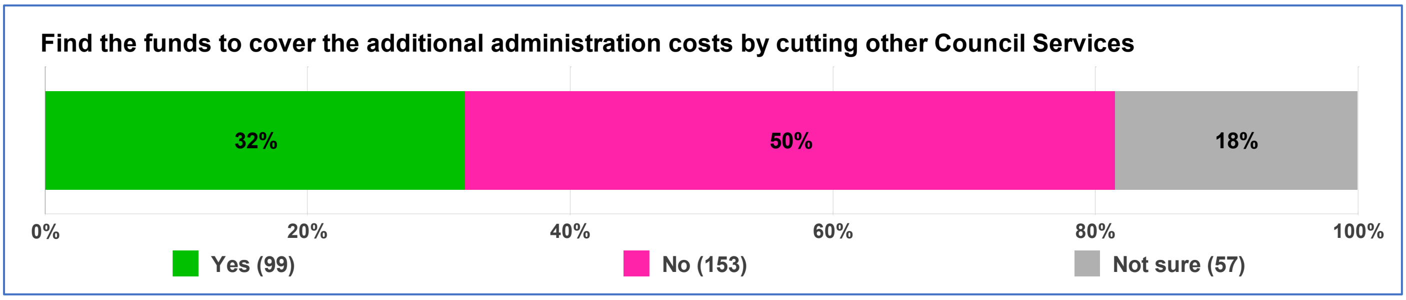


	21% of economically inactive respondents answered 'yes', significantly greater than the 10% of the economically active group that answered this way.
	Respondents aged 65 years and over had the greatest proportion that answered 'not sure' at 25%. This is significantly greater than the 5% that answered this way from the 35 to 44 year age group.

Find the funds to cover the additional administration costs by cutting other Council Services

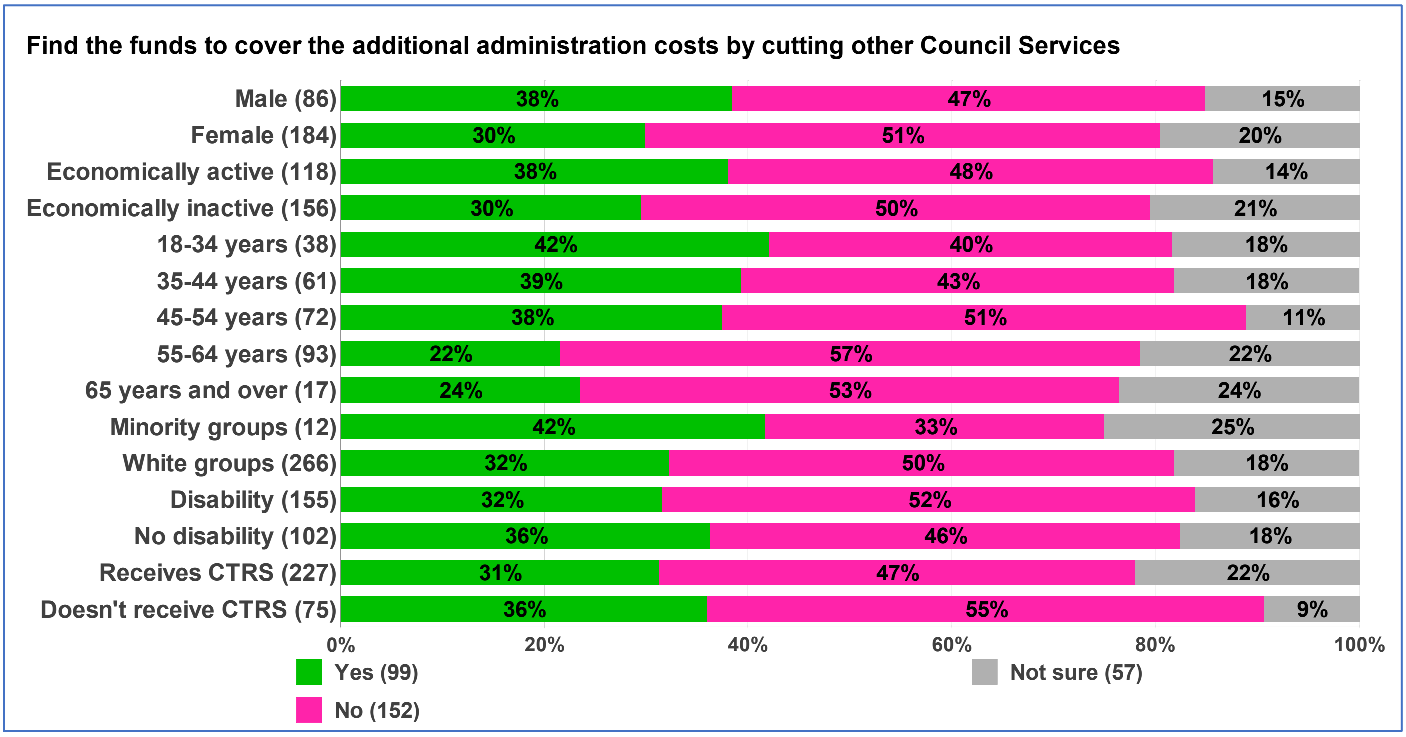
Survey respondents were asked if they thought that the Council should find the funds to cover the additional administration costs by cutting other council services.

- A total of 309 responses received to this question.
- The most common response was 'no' with 153 answering this way.



Demographics

The table and chart below outline difference in response between subgroup categories.

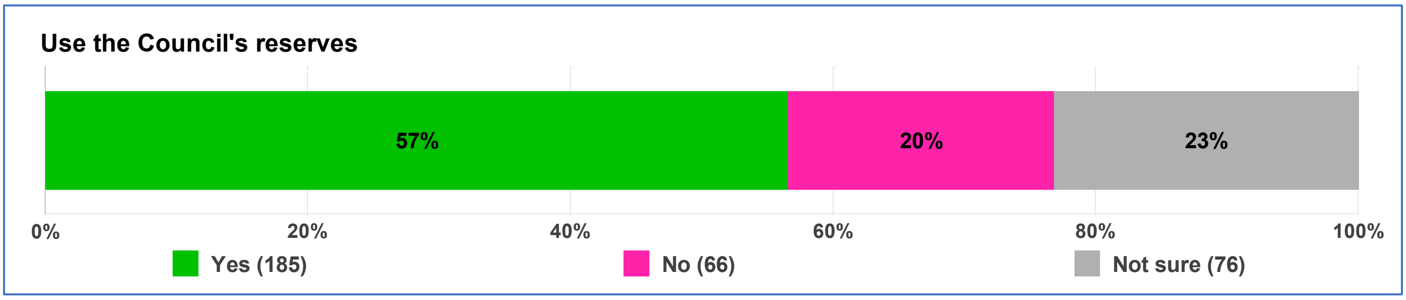


	22% of respondents aged 55 to 64 years answered 'yes', significantly lower than the proportions that answered this way from the younger age groups.
	22% of respondents in receipt of CTRS answered 'not sure', significantly greater than the 9% of respondents that answered this way that do not receive CTRS.

Use the Council's Reserves

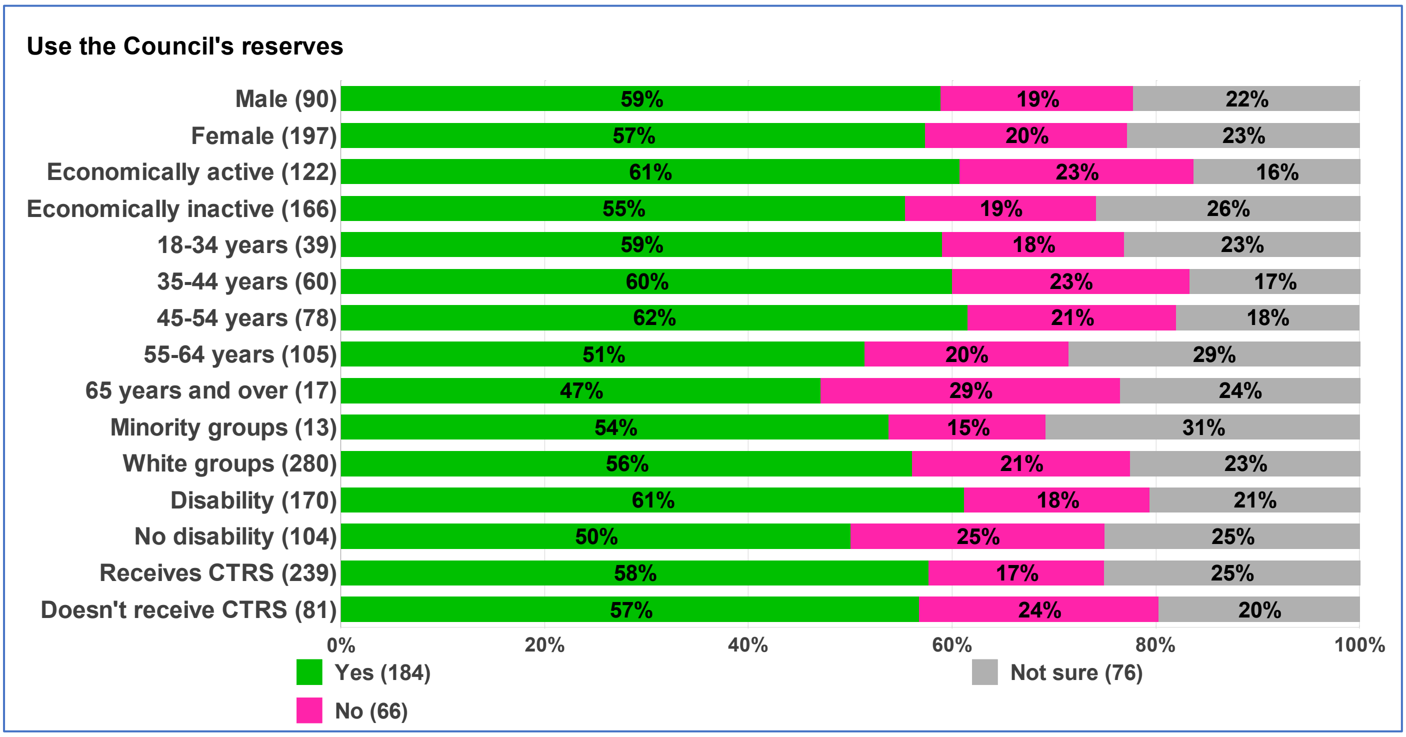
Survey respondents were asked if they thought that the Council should use the council's reserves to cover the additional administrative costs.

- A total of 327 responses were received to this question.
- The most common response was 'yes' with 185 answering this way.



Demographics

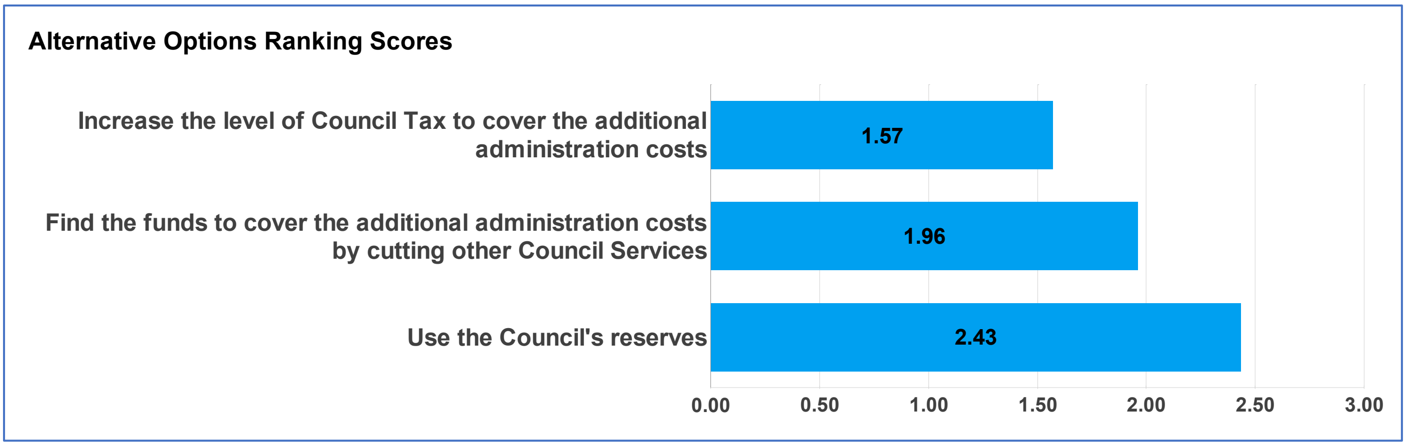
The chart shows the response by subgroup categories. No significant differences in responses were identified between subgroup categories.



Ranking of Alternative Options

Survey respondents were asked to rank the alternative options for covering the additional administration costs in order of preference.

- A total of 302 responses were received.
- Overall, 'use council reserves' was ranking the most preferred option and 'increase council tax to cover additional administration costs' was ranked the least preferred option.



Demographics

No significant differences in scores were identified between subgroup categories.

Additional Comments

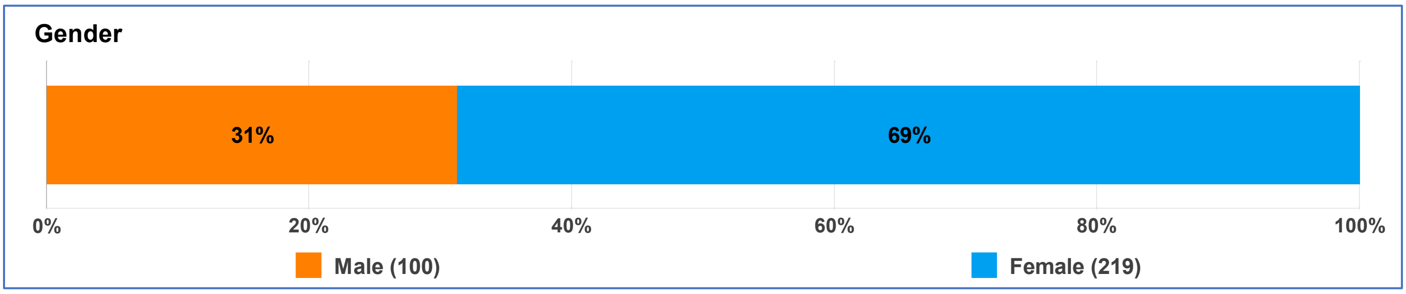
All respondents were given the opportunity at the end of the survey to provide any additional comments.

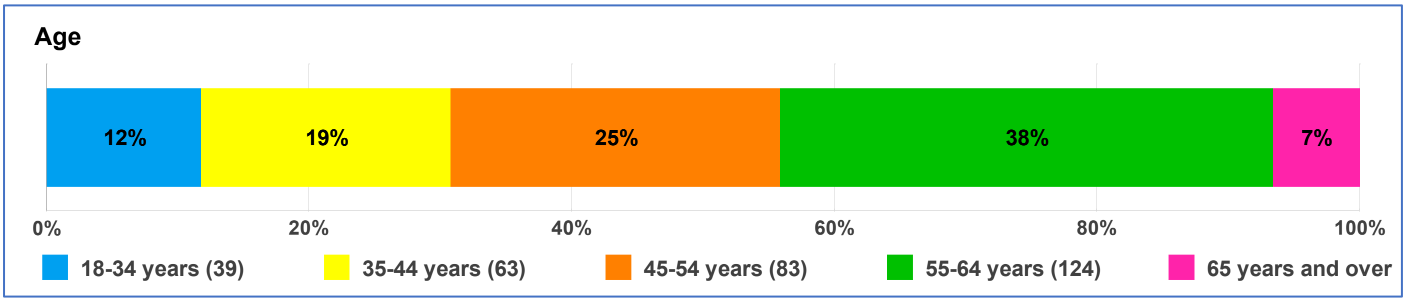
- A total of 47 comments were received.
- The most common theme was 'support the most needy' with 15 comments.

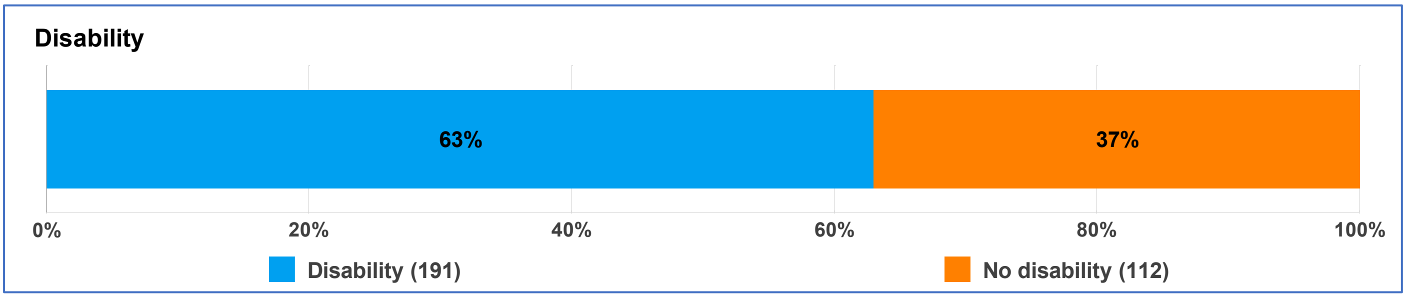
Theme	No.	Examples
Support the most needy	15	• Those of us working want to be treated fairly. If we earn as much as someone on benefits help us out. I am in full support of those who are genuine on benefits, I've been there myself many years ago. Just make sure you rid those who are claiming and shouldn't! • People who are on benefits and struggling with money should be given all the support they need, not threatened with court actions and or bailiffs... • If changing the system helps the councils budget and families in the process then it makes sense to change it. Increasing council tax is not the best idea in my opinion and cutting services not great either.
Suggestions	10	• Get more money from the London Councils who are sending their council tenants down here. They should pay a decent amount for every person until that person is in work and paying for themselves. • We need a fairer system based occupancy and council services use. A house of multiple family members shouldnt be the same rate as an over 60 year old living alone on a just above minimum wage (therefore not entitled to benefits or reductions) who uses less services. • I believe residents who receive full DLA or PIP should have these payments taken into account for council tax instead of using the payments for new cars and holidays to Disneyland Florida.
Cost of living	9	• It's not good at all . Bins have got to be empty and children have got to be educated. As a pensioner and entitled to no extra help it's a struggle. • Something needs to be done I know of those flouting the system and those really struggling having to pay the whole bill it's a very unfair way of doing things right now. • Without the council tax reduction scheme we would not be able to afford to stay in current home and would be suffering financially.
Council Budgets & Services	7	• I fell that the council tax goes up every year and we get less and less and less for it.

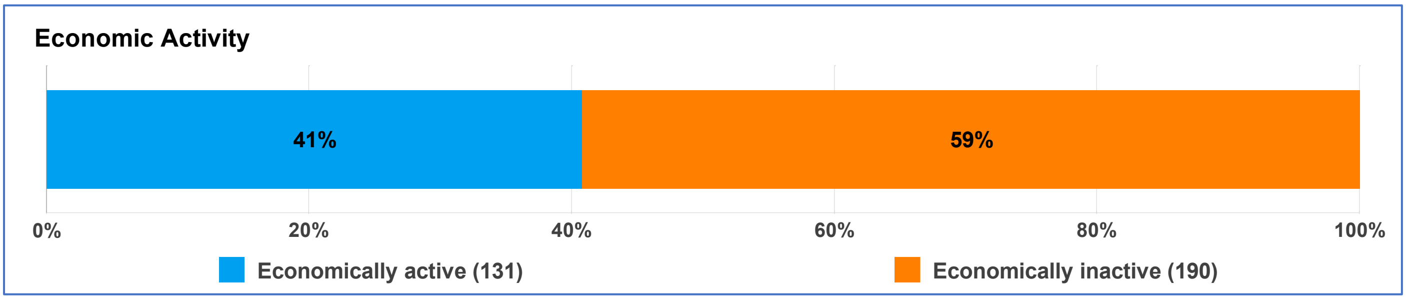
Theme	No.	Examples
		• If there isn't weigh money to provide discount and it is no port government funded then don't run the dishing scheme for working age households who are able to work. Why would this in turn lead to a logical case to expand and increase the discounts and alter thresholds to increase the number of households qualifying for discount and therefore effectively not be required to pay any council tax.
Other themes		• Incentive to work – 3 • Fraud -3 • Scrap/Lower Council tax -3 • Pensioners - 3

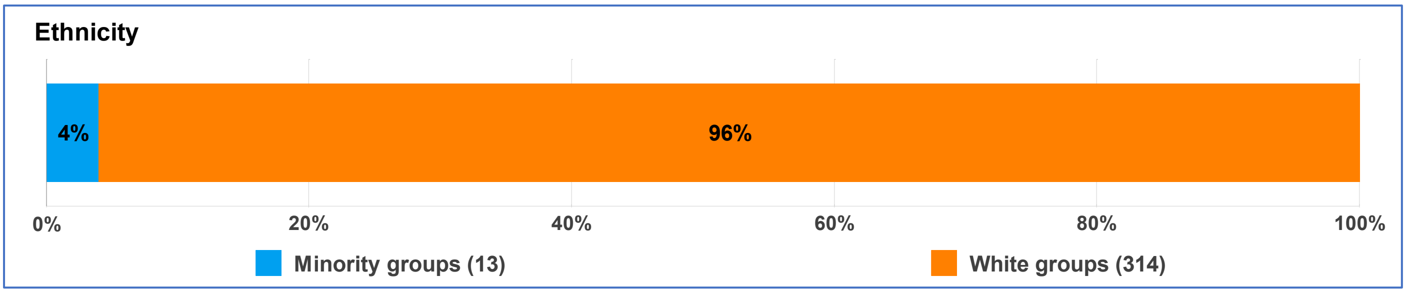
DEMOGRAPHICS

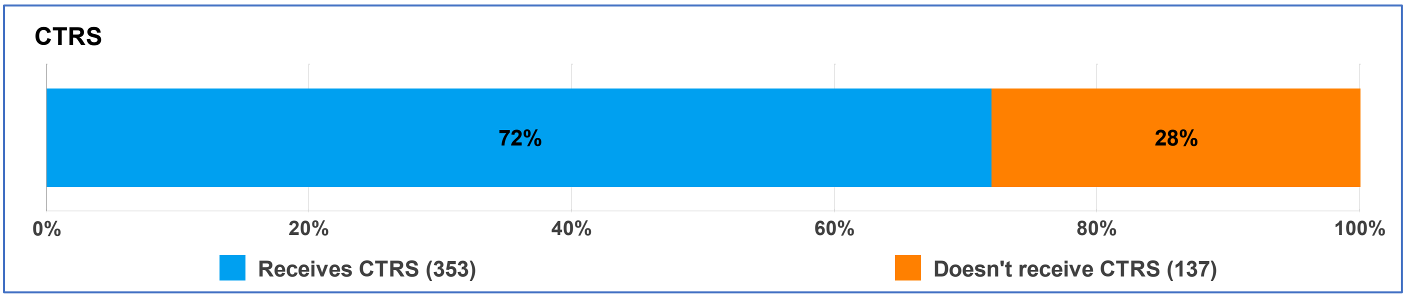












Other Representations

There were also two comments that were received from residents.

Email Comments
Thank you for sharing the details of Swale Borough Council's consultation on the proposed changes to the Council Tax Support scheme for 2026/27. I welcome the review and would like to provide my comments: • Increasing support levels: Raising the maximum level of support in Band 1 to 90% or 100% would provide significant relief to households on the lowest incomes. Extending increased support to Bands 2–4 would also make the scheme fairer for those who may not qualify for the highest level of assistance but are still struggling with the cost of living. • Removal of the Minimum Income Floor: I support this proposal, as the current approach can penalise self-employed claimants whose earnings fluctuate. Removing it would ensure that support is based on actual income, which feels fairer and more accurate. • Compensation income: I would suggest that compensation payments, especially those intended to cover personal injury, hardship, or other specific losses, should be excluded from income calculations. This would help to protect vulnerable residents from losing support due to one-off payments that are not truly part of their household income. Overall, I support the direction of these proposals and believe they would make the scheme more supportive, equitable, and reflective of the real circumstances faced by residents on low incomes.
I think it should be stay the same or we be given more off as prices rise Everything else is going up so living is becoming more difficult