

Council Tax Support Scheme Consultation



Frequently Asked Questions



An Easy Read Summary

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BIG words

There are some complicated words in this booklet. They are highlighted and explained in the [‘Jargon Buster’](#)



Examples are focused on how the proposals could affect people with learning disabilities



A full, non Easy Read version with more general examples is on the council website here [Council Tax Support Scheme 2024-25 | Enfield Council](#)



The proposed change to the Scheme could impact all working age (under state pension age) households.



What is Council Tax?



Council Tax is money collected to help pay for Council Services



As a London Borough, Enfield also collect a 'Council Tax for the Mayor of London'



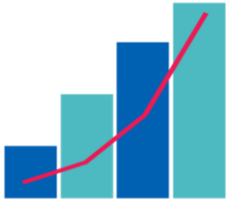
This helps pay for the Police, Fire Brigade and Public Transport



Your Council Tax Bill will explain the amount you pay to each



Council Tax is calculated on the value of the property you live in



It is split into [Council Tax Bands](#)



What is Council Tax Support?



Council Tax Support (also known as Council Tax Reduction) is a reduction in the amount of Council Tax someone needs to pay.



It is for people on a low income.



Every year the Council Tax Support Scheme is agreed for the following year



About one in three households in Enfield get Council Tax Support



This year the Council Tax Support Scheme cost Enfield Council **£41 million**



This is the biggest reduction in London, and one of the highest in the country



The proposals for next year will reduce the cost by £15 million



Some of this will be for Greater London, and there will be some costs



Actual savings for the council will be **£7.5 million**



How is the 2023 – 24 Council Tax Support scheme calculated?



- Pensioners and those in the [protected groups](#) will have their award based on 100% of the Council Tax



- [Working age](#) people not in the [protected groups](#) will have their award based on 75.5% of the Council Tax



- People who receive Universal Credit and are working will have their Council tax reduced depending on how much they earn



- People who receive -

Income Support



Income-Based Job Seekers Allowance



Income-related Employment Support Allowance



and Universal Credit (not working)



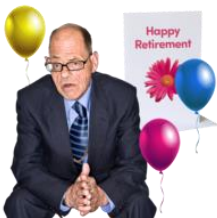
But are **not** in a protected group will receive 75.5% Council Tax Support



They may also get a deduction for other adults living in the property



- People who **do not** receive -



Guaranteed Pension Credit



Universal Credit



Income Support



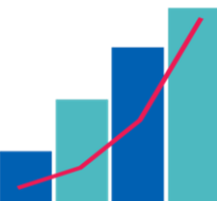
Income-Based Job Seekers Allowance or Income related Employment Support Allowance



Will have a calculation based on income and need



The government provide information on this calculation



- The amount of Council Tax Support depends on the Council Tax Bands of the property they live in



- The amount of Council Tax Support depends on the circumstances of other adults who live in the household



Who receives Council Tax Support



Households on low income receive Council tax support.
It depends on, for example -



- If people work



- How much they earn



- If they receive benefits



- Any savings or investments



- Their property



- Who they live with



What is the proposal for Council Tax Support next year (2024-25)



The council wants to make sure



- Council Tax support is provided fairly to all working age people



- Is targeted to those who need it most



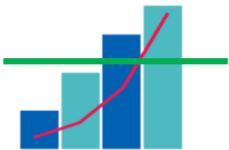
- Everyone contributes to council tax

3

There are 3 proposals -



Proposal 1



The proposal is that people living in [Band D](#) to H properties will only be able to claim Council Tax Support as if they lived in a [Band C](#) property.



This means people living in more expensive properties will pay more Council Tax.



People living in less expensive [Band A](#), [Band B](#), and [Band C](#) properties (and more likely to be on a low income) will not be affected by this proposal



Proposal 2 -



Currently, non-dependants who are not earning and receiving DWP benefits do not contribute to Council Tax.



If not in receipt of DWP benefits or if working, non-dependants do contribute to Council Tax, and the amount will depend on what they earn.



The current proposal is for non-dependants to pay a minimum Council Tax contribution of £5.52 week.



This would include non-dependants receiving DWP benefits.



Non-Dependants who pay a higher amount because they earn money will pay 20% more



There are some non-dependants where this doesn't apply, for example –



Students, boarders, lodgers, or sub-tenants



Anyone disregarded for Council Tax purposes (like SMI or carers disregard)



The Council is doing this so most working age adults contribute to the services they use



The increase in the amount they pay is in line with inflation, as this has not gone up in previous years



Proposal 3



Currently, some people are 'protected' from paying the minimum amount of 24.5%



This proposal is to remove that protection for people receiving;



Disability Living Allowance – High-Rate Care or Mobility Component



Personal Independence Payment – Enhanced Rate Daily living or Mobility Component



Employment and Support Allowance – Support Group Component



Carers allowance



Foster Carers recruited, trained, and employed by the council



Universal Credit Claimants – with Limited Capacity for Work, Disabled Child Element and Carer element



The proposal is for these claimants to make a minimum payment of 50% of full council tax.



The Council is doing this because 11,000 households are currently protected from paying the minimum amount



Many don't pay council tax at all



This proposal will make sure these households make a fairer contribution to funding local services



The Council is not removing protection for single people under 25



This is because they receive lower benefits and income



The council is not removing the protection from war widows



This is because they need continued support because of the sacrifices made by their spouses



If implemented, how would the proposal impact on me?



These are a few examples of how these proposed changes could affect people with learning disabilities



They do not cover every aspect of the proposals, but we hope it will help people understand what the proposals mean in practice.



They use this year's council tax rates



Mary

Mary is 35 lives with her family

Mary doesn't work

She receives ESA support group and high-rate PIP

Mary goes to a day centre twice a week

Her mum looks after Mary, and her father and brother work

She contributes £54 a week (Care Charges)

Mary's family pay the full council tax and do not claim any support, so nothing will change.

Although Mary is 'non-dependant', this does not come into effect as the household pay the full amount.

Mary and her family will be **no worse off**.



Tony

Tony is 47, single and lives in his own flat.

His flat is in 'Band C'.

Tony doesn't work.

Tony gets Universal credit and PIP standard care rate.

Tony gets 12 hours 'Domiciliary Care' support.

Tony has been assessed as paying £42.75 in client contributions ([care charges](#))

This takes into account Council Tax contributions as 'Housing Related Expenses'

On existing support, Tony pays £6.10 a week (£26.23 a month), which is reduced from his [care charge](#)

Under the new proposals Tony would pay £12.45 a week (£53.54 a month).

This is because he will pay 50% rather than 24.5%

This will also be deducted from his [care charge](#) so Tony will be **no worse off**



Bob

Bob is 52, single and lives in his own flat

His flat is in 'Band C'

Bob doesn't work

Bob gets Universal Credit

Bob gets 10 hours a week 'Domiciliary Care' support

Bob has been assessed as paying £0 in client contributions
([care charges](#))

On existing support, Bob pays £6.10 a week (£26.23 a month)

Under the new proposals bob pay £12.45 (£53.54 a month)

This is because Bob would pay 50% of his council tax, instead of 24.5%

Bob will be **£6.35 a week** (£27.31 a month) worse off



Jasmin

Jasmin is 29 and has complex learning disabilities

She lives in her own flat with 24-hour support

Her flat is in 'Band C'

She receives ESA (Support Group) and high-rate PIP

She claims significant [DRE](#) and pays no client contributions

On existing support, Jasmin does not contribute to council tax

Under the new proposals she would pay £12.45 a week (£53.54 a month)

This is because she is no longer '[protected](#)' due to her disability benefits, and so would pay 50% council tax.

She would also get a single person discount.

Jasmin would be **£12.45 a week** (£53.54 a month) worse off

Jasmin could claim for an '[SMI exemption](#)'.

If successful she would **not pay anything**



Jack and Peter

Jack and Peter are partners and share a one-bedroom flat (Band A)

Jack does not work, and he received Universal Credit

Peter works part time, earning under £50 a week.

He is also on universal credit.

Neither Jack nor Peter gets social care support

On existing support, they would pay £6.13 a week (£26.37 a month)

Under the new proposals they would pay £12.51 a week (£53.81 a month)

This is because their contribution to Council Tax will go up from 24.5% to 50%

Jack and Peter will be **£6.38** a week worse off



Joe

Joe is 47 and lives in a 4-bedroom house that was left to him in a lifetime trust.

His house is in Band E

He 'lets' 2 bedrooms to other people with learning disabilities

One bedroom is used for their sleep-in staff.

They all have assessed and eligible needs and share personal assistants.

Joe receives ESA (Support Group) and higher rate PIP.

Both of Joe's housemates have 'SMI' [disregards](#)

On existing support, Joe does not pay Council Tax

Under the new proposals, Joe would be liable for council tax.

This is because he is no longer protected due to his disability benefits.

He would be eligible for the Disabled Band Reduction Scheme, as the sleep-in room is needed due to his disability.

This would reduce his bill to a band D property (£37.77)

As both his housemates are disregarded, he will pay 75% (£28.33)

He would get Council Tax Support, at 50% of a band C rate, less SMI disregards x2 (£16.60)

Joe's council tax bill would be **£12.45 a week (£53.54 a month)**

Joe could apply for an 'SMI' exemption for himself.

If successful, all residents are classed as SMI and would be entitled to an exemption and reduce the bill to zero



Mohammad

Mohammad is 26 and lives with his mother.

Their house is in Band D

Mohammad's mother is of 'working age'.

She does not earn money from work and receives universal credit and carers allowance.

Mohammad receives universal credit and PIP high rate

On existing support, the family would not contribute to Council tax

Under the new proposals Mohammad's mother would pay £21.17 a week

This is because she will no longer be 'protected' due to being in receipt of carers allowance.

She would get Council Tax Support based on 50% of a Band C property

Under the new proposals, Mohammad would also pay £5.52 a week as a 'non-dependant'.

Altogether the family would pay **£26.96** a week (£114.77 a month) worse off.

However -

Mohammad's mum could apply for a Carers Disregard.

If successful, she would receive a 25% discount.

Her Band D bill would then be £28.33.

She would still get Council Tax Support

This would be 50% of the Band C charge (less single person discount) - £12.47.

Her Council Tax bill would then be £15.88 a week (£62.28 a month)

If Mohammad pays Care Chares, the £5.52 would automatically be taken off his bill.

Mohammad could also apply for an 'SMI disregard'.

If successful, his mother would also get a 50% discount, so her bill would be £18.66.

She would get Council Tax Support of £8.30

The whole family would then pay **£10.36** a week (£44.55 a month)



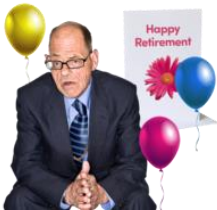
Why is the council proposing these changes now?



The Council is facing severe budget pressures



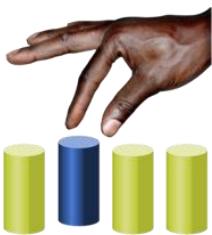
Spending less on council tax support will help reduce cuts to services



Will the proposals effect pensioners?



No, they only effect working age people



What alternatives were considered by the Council?



The Council considered not changing Council Tax support, but could not afford the scheme in current financial climate



What other support is there for people who have difficulty paying council tax?



Households can apply to the Council Tax Hardship Fund



To be eligible, households need to -



- Registered as a Council Tax payer



- Receive Council Tax Support



- Be actively working to reduce the hardship they are facing



You can find out more, and apply to the Hardship Fund, on the Council website here [Council Tax Hardship Scheme | Enfield Council](#) (not Easy Read)



Last year, £324,317.98 was awarded through the Hardship Fund



An extra £1 million has been set aside for next year



How can I check if these proposals will affect me?



You can request a one-to-one session by emailing haveyoursay@enfield.gov.uk



Please include your name, address, and contact details



These sessions can be over the phone or face to face



How can local groups share their views about the proposals?



You can share your views by completing an online questionnaire on line here [Council Tax Support Scheme 2024-25 | Enfield Council](#)



You can also email your views to haveyoursay@enfield.gov.uk

BIG words

Jargon Buster



Protected



A Local Authority can choose to 'Protect' some people from having to pay the minimum amount of council tax.

Many 'protected' people will get council tax bills for £0.



People do not need to apply to be protected.

Benefits



The decision is made by the Local Authority, often when a person applies for housing benefit.



Current Protected Groups



- War Widows



- Anyone who receives, or whose partner receives Carers Allowance



- Anyone who receives, or whose partner receives, High Rate Disability Living Allowance or Enhanced Personal Independence Payments



- Anyone who receives, or whose partner receives, support component of employment and support allowance



- Anyone who receives, or whose partner receives the carers element, disabled child element, or limited capacity for work within Universal Credit



- Anyone who is, or whose partner is, a foster carer recruited and trained by Enfield Council



- Care leavers under 25



Proposed Protected Groups



Single people under 25



War widows



Disregard



There is a 25% discount on Council Tax for people living on their own.



If someone is 'Disregarded' it means they do not count as living in a property for Council Tax, for example -



- 'Carers Disregards'



- 'Severe Mental Impairment' Disregards

25%

If a council taxpayer lives with one person who is 'disregarded' they will get the 25% discount as if they lived on their own.

50%

If 2 people live together and they are both 'Disregarded' the council taxpayer will get a 50% discount.



People need to apply for a disregard.

Some people who have never applied for a disregard may want to think about it if the proposed changes happen.



Exemption

£0

An 'Exemption' means there is no council tax due



'SMI' Disregard

If someone with an SMI disregard lives on their own, they are given an exemption.



'SMI' Disregards

If everyone who lives at a property has an SMI Disregard, the property is exempt from paying council tax



Working Age

For Council Tax, working age in most cases means 18 – 66.



This would change if retirement age went up

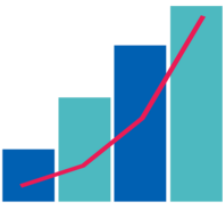


Non-Dependant

A non-dependant is a person who lives with you but is not liable for paying rent under a formal arrangement.



these are often people like grown-up sons and daughters or elderly relatives.



Council Tax Bands



Council Tax is calculated in 'Bands'

These bands are based on the value of the property you live in



Band A is the cheapest property, and has the lowest council tax



Band H is the most expensive, and has the highest council tax



Care Charges



This is the contribution people make to their personal Budget.

You can find an easy Read Guide to Care Charges on MyLife [Personal Contribution \(Care Charges\) \(enfield.gov.uk\)](https://enfield.gov.uk)



DRE



This is the extra expense people have because of their disability



People can apply to have DRE reduced from their Care Charge.



You can find out more on the council website here - [Community based charges \(enfield.gov.uk\)](https://enfield.gov.uk)