

# Appendix A

## **The Council Tax Reduction Scheme - Summary - 2024/25**

### **Introduction**

The London Borough of Enfield's Council Tax Reduction Scheme is based on the CTRS (Default) Scheme Regulations 2012 except where otherwise stated and the Prescribed Regulations updated and issued annually by Government.

The Scheme will be published on the Council's website with only necessary minor and consequential in-year adjustments made to reflect Government changes to the amount and treatment of welfare benefits, including Tax Credits and Universal Credit.

The definition and detail of the above Regulations can be found on the National Legislation website below.

**<http://www.legislation.gov.uk>**

**The full CTRS Scheme for 2024/25 can be found at the following link –**

**<https://new.enfield.gov.uk/services/benefits/housing-benefit-and-council-tax-support>**

- The 2024/25 scheme is based on the 2023/24 scheme, but is updated for legislative amendments, income updating and administrative changes. The scheme also includes the following changes:
- Restricting council tax support to a maximum Band C council tax liability
- Introducing a minimum non-dependant deduction for most households with other adults living in the property and increasing the current deductions by 20%
- Standardising the minimum payment for most working age claimants at 50% (excluding war widows and single people under 25 including care leavers)

### **:Principles of the Scheme for 2024/25**

The principles of the scheme provide for a system based on -

Ensuring everyone in the household makes a fair contribution towards funding local services via the council tax

Those living in larger properties should not receive greater levels of support than those occupying smaller properties

The Scheme provides targeted support for the most vulnerable through the Council Tax Support hardship fund

The reduction in Council Tax Support for working age reflects the on-going reduction in Government funding for the scheme and other services.

## **Classes of Persons**

Classes of persons excluded from the Scheme are set out in the Prescribed Regulations, 2024, including those treated as not resident in Great Britain and who are subject to immigration control.

## **Uprating**

**Working Age claimants** – The uprating of applicable amounts, premiums and disregards are updated in line with the Housing Benefit Statutory Regulations 2006 as laid down by the Department of Work and Pensions in the Uprating Document for 2024-25.

**Pensionable Age claimants**– The uprating of applicable amounts, premiums and disregards are updated in line with the CTRS Prescribed Regulations, issued by the Department for Levelling Up, Housing and Communities 2024-25.

## **Working Age Claimants**

The main changes to the Default Scheme Regulations 2012 are summarised below–

The second adult rebate (2AR) was removed in April 2013.

The higher rate non-dependant deduction is £24.60 per week for those earning above £511.00 gross income per week. The lower rate non-dependant deduction of £5.52 will apply to non-dependants receiving out of work DWP benefits. All other non-dependant deductions have been increased by 20%.

Claimants in receipt of Universal Credit will be assessed in accordance with an earned income banded scheme, where the maximum award is 50% of the council tax liability (excluding war widows and single people under 25 including care leavers).

The contribution towards Council Tax is 50% unless a claimant is in a protected group.

For excess income, the income taper of 22.50 per cent (previously 20 per cent) will be used to calculate the amount of reduction to be made.

The upper Capital threshold is £16,000.

The minimum weekly entitlement is 0.50p

Claims may be backdated for up to 12 months where good cause has been established.

CTS may be payable on two homes in cases of Domestic Violence.

A Council Tax Hardship Fund was introduced in 2013. Information regarding the fund is available at <https://new.enfield.gov.uk/services/benefits/discretionary-payments>.

### **Protected Groups.**

The following groups are exempt from the contribution towards their Council Tax.

War Widows

Single claimants under 25 years old, including care leavers

### **Pensioners**

The second adult rebate (2AR) is retained for those of pensionable age.

Non-dependant deductions are increased in line with the Prescribed Regulations 2024.

Backdating may be awarded for up to 12 months where good cause has been established.

The date of change for those reporting a change in their circumstances is the Monday following the date of change, regardless of the date notified.

Where Housing Benefit or Universal Credit is already in payment, a new claim for Council Tax Support is not required.

### **Appeals**

A claimant can make an appeal to the Council concerning their entitlement to a Council Tax reduction under the Scheme or the amount of reduction they are entitled to. The appeals procedure is set out in the Prescribed Regulations 2024.

An appeal must be made within one month of the decision and include the reason for the appeal and the period it applies to. Any additional evidence to support the appeal should be provided. The Council will consider the appeal and inform the customer of the outcome. Were a customer remains dissatisfied they can appeal further to the Valuation Tribunal.

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