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SUPPLEMENTARY AGENDA COUNCIL

22 FEBRUARY 2024

7. COUNCIL TAX SUPPORT SCHEME 2024/25 (Pages 1 - 252)

Council is asked to agree the local Council Tax Support Scheme for 2024/25.

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London Borough of Enfield

Report Title	Council Tax Support scheme 2024/25
Report to	Council
Date of Meeting	22 nd February 2024
Cabinet Member	Cllr Tim Leaver
Executive Director / Director	Fay Hammond
Report Author	Sally Sanders – sally.sanders@enfield.gov.uk
Ward(s) affected	All
Key Decision Number	5642
Classification	Part 1 Public
Reason for exemption	N/A

Purpose of Report

1. To approve the changes to the Council Tax Support Scheme for the financial year 2024/25 and other related matters.
2. In particular, members are asked to agree the following changes to the scheme for 2024/25:
 - 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 maximum award for most working age claimants at 50% (excluding war widows and single people under 25 including care leavers who will remain at 100%)

3. This follows agreement by Cabinet in September 2023 to consult residents on the amendments to the Scheme. The results of this consultation are included within this report.

Recommendations

Council agrees:

4. The revised Local Council Tax Support Scheme for 2024/25 at Appendix A incorporating the following changes:
 - I. Restricting council tax support to a maximum Band C council tax liability
 - II. Introducing a minimum non-dependant deduction for most households with other adults living in the property and increasing the current deductions by 20% as set out in the report
 - III. Standardising the minimum payment for most working age claimants at 50% (excluding war widows and single people under 25 including care leavers)
5. To increase the Discretionary Hardship fund by £1m.
6. The Council Tax Support Hardship Policy attached as Appendix E.
7. To delegate authority to the Executive Director of Resources, to make consequential changes to the Support Scheme and the Hardship Policy in order to effectively implement the decisions of the Council in respect of the Support Scheme and the Hardship Policy.

Background and Options

8. As part of the 2010 spending review the Government announced its intention to localise support for Council Tax from 2013/14 and reduce expenditure by 10%. This would replace Council Tax Benefit, a nationally funded scheme which allowed households in receipt of out of work benefits to receive 100% council tax benefit and therefore not have to pay council tax. The Local Government Finance Act 2012 introduced the Council Tax Support Reduction Schemes (provision for which is now made in section 13A of, and Schedule 1A to, the Local Government Finance Act 1992).
9. In 2013/14 the Government provided the Council with £25m to finance this scheme. Since this time, Council funding levels have reduced by 32% and at the same time the total cost of the scheme has grown to £40.7m. This means that unlike other universal benefits which are funded from central government, Council Tax support is financed by councils, through a combination of council tax, business rates and the balance of the original government grant.
10. The delays in reviewing the way Councils are funded (known as the Fair Funding review) means that our funding levels do not reflect the current population demographic need.

11. Council Tax Support is awarded as a reduction on a council taxpayers' bills, like a discount, so the resident pays less. The scheme has two parts – a statutory scheme for pensioners and a non-statutory scheme that covers the working age population. These proposals impact only on the non-statutory elements of the scheme and do not affect the statutory scheme for pensioners.
12. The total scheme costs of £40.7m consist of the discretionary scheme costs of £29m and statutory scheme costs of £11.7m. The discretionary scheme costs have disproportionately increased whilst the statutory scheme costs have reduced.
13. The Council currently provides support to residents to ensure that they are accessing appropriate benefits, debt advice and hardship payments. This advice and support service is provided through a team of Welfare and Debt advisers to over 3,000 residents a year. Funding has also been provided to our voluntary sector partner, Citizens Advice, to provide debt advice which is funded out of the discretionary hardship fund at a cost of £18k per annum. The Council currently operates a discretionary hardship scheme with funding of £500k per annum. Residents are able to apply for support under this scheme. External grants have also been used in 2023/24 to support residents in crisis. The council tax support hardship fund policy is shown at Appendix E.

Financial Context

14. As reported in September 2023, the Council faces a challenging budget gap. One of the options to close this budget gap includes reviewing the Council Tax Support Scheme. The Council Tax Support Scheme is the Council's largest area of discretionary spend, and benchmarking demonstrates that the Council's costs were the highest in London, and therefore a consultation was launched in September 2023 to consider proposals to amend the Council Tax Support Scheme. The Council's budget gap has arisen due to inflation costs and the impact of significant cost pressures in statutory services such as homelessness and demographic pressures in Adults and Children's services.
15. The Council's final budget is now proposed to Cabinet and the Council. The final government settlement has now been received, and there is a wide gap between the Council's cost pressures and available government funding. Enfield council's budget pressures total £45.864m; in addition to this, a further £10m is required to be held as a specific homelessness risk reserve. The level of pressures far exceeded the levels of grant funding received in the final settlement. Following robust and far-reaching review of the Council expenditure and income, the 2024/25 budget includes extensive and cross-Council savings proposals of £16.568m. These savings and income proposals equate to 5.8% of the Council's total net revenue budget (or 12.3% excluding adults and children's social care). Since 2010/11 the Council has identified savings of £228.7m, identifying a further £16.568m in 2024/25 has been a demanding process. This is the highest level of Council savings identified in the last five years.

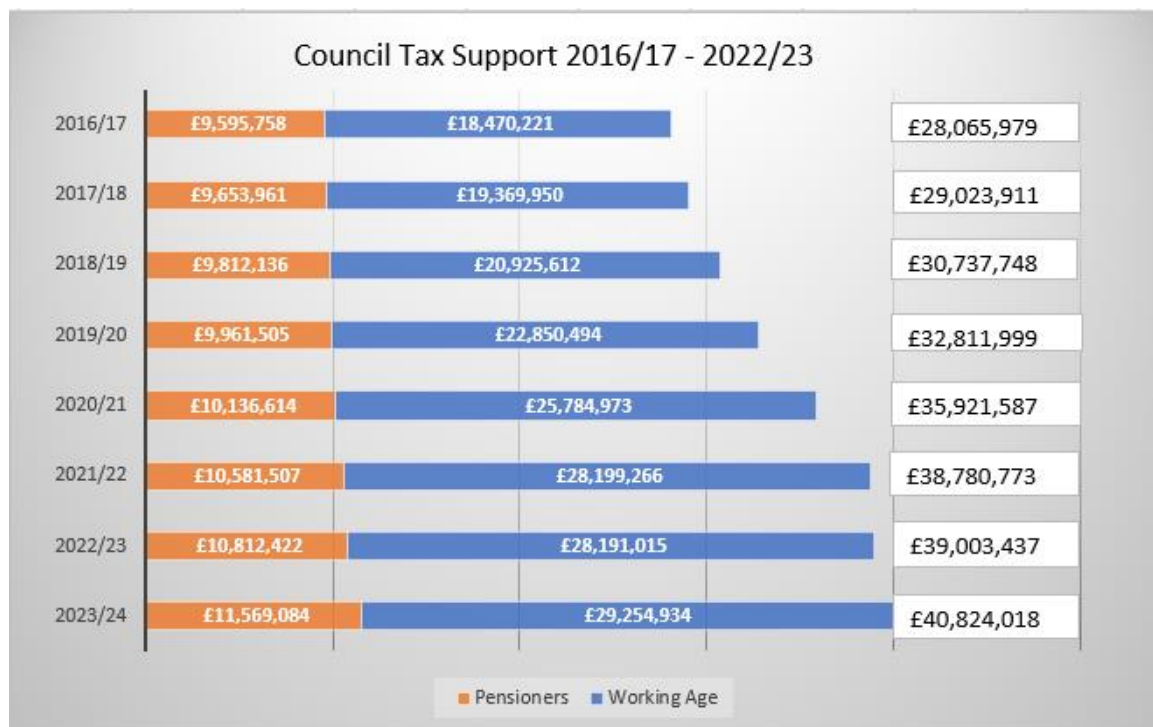
16. The budget also increases the Council Tax by the maximum permitted without a referendum. However, the Council Tax Support Scheme proposals are also required to help close this budget gap. The budget gap cannot be closed by drawing on reserves as the Council’s level of reserves are already depleted and remaining financially resilient and setting a balanced budget is critical to maintain key services.

Review of the operation of the 2023/24 Council Tax Support Scheme

17. The total cost of the Council Tax Support Scheme as of 31st December 2023 was £40.7m (36.5k cases) representing one of the largest areas of council expenditure. The percentage cost of Council Tax Support scheme (including the Greater London Authority share) as a proportion of the Council’s net budget is 14.24%. In July 2022, the total cost of the scheme was £38.5m (35.5k cases). The cost of the non-statutory working age scheme (28.8k cases) as of 31st December 2023 is £29m. The cost of the statutory pensioner scheme is £11.7m (7.6k cases).

18. The chart below shows the increasing proportion of the Council Tax Support discretionary element compared to the statutory element between 2016/17 and 2022/23.

Chart 1: Council Tax Support Scheme Costs – Enfield Council 2016/17 – 2023/24



19. Without changes, it is estimated that the scheme costs could potentially rise to above £50m by May 2026.

20. For context, the chart below shows the council tax support caseloads for the working-age and pensioner schemes in Enfield and other neighbouring London boroughs for the 2022/23 financial year. The data shows that Enfield

has the highest working-age council tax support caseload out of the benchmarked boroughs.

21. The recommended changes to the discretionary council tax support scheme will bring the overall scheme costs closer to the London average of £22m. The second chart below shows Enfield Council Tax Support spend compared to neighbouring boroughs and the London average. The chart shows an average cost of around £22m for council tax support among London boroughs for 2022/23.

Chart 2: Council Tax Support Scheme Number of Claimants – 2021/22 and 2022/23

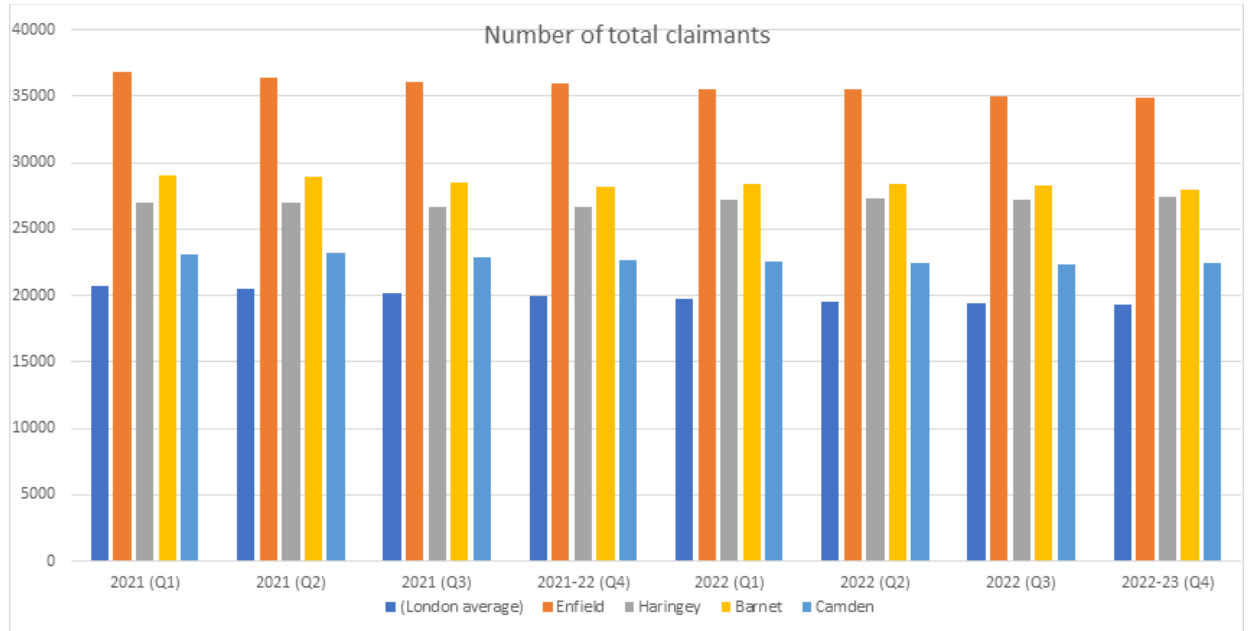
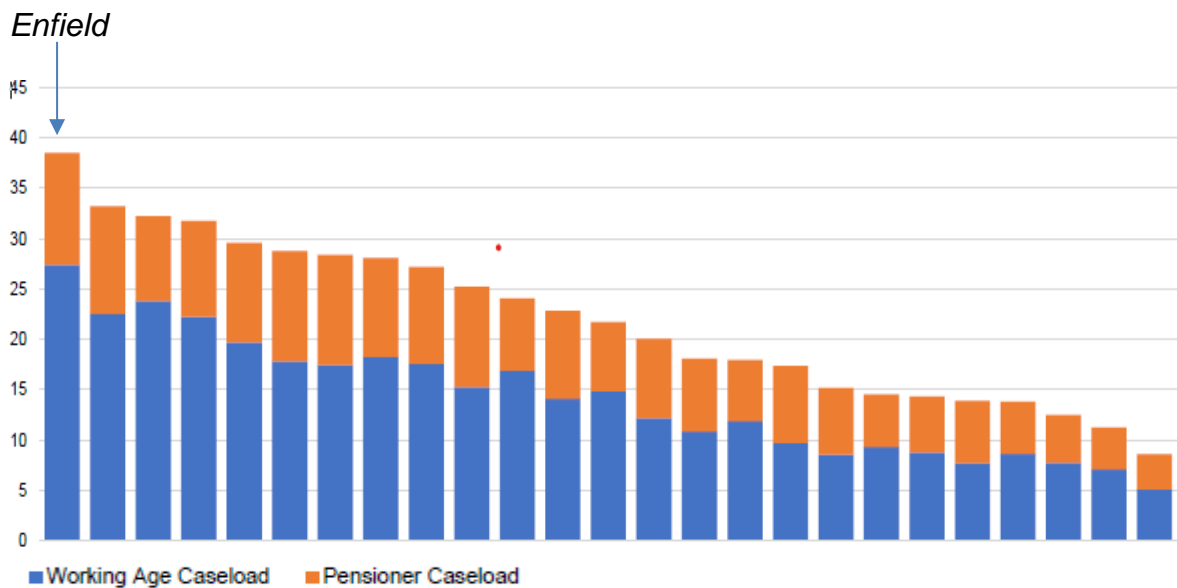


Chart 3: Council Tax Support Scheme Costs £m – 2022/23 Enfield and other London Borough Councils



22. The total reduction in the proposed Council Tax Support Scheme is £14.3m and the contribution towards the Council's budget gap is £5.8m net. This is, in part because the Council Tax Support Scheme applies to funds collected by the Council on behalf of the Greater London Authority. In addition, the council has prudently estimated that the collection rate for those impacted by the change may be lower. There is a commitment of an additional £1m to mitigate the impact of these proposals by increasing the existing discretionary hardship scheme to a total of £1.5m. Additional staff resources will be required to collect the additional income, respond to customer queries and provide access to the Welfare Debt Advice Service, this will be funded by setting aside £500k from the additional income generated. This is set out in the table included in the Financial Implications heading.

2024/25 Council Tax Support scheme principles

23. The 2024/25 scheme will be based on the principles below:

- Ensuring everyone in the household makes a fair contribution towards funding local services via the council tax
- Those living in higher banded properties should not receive greater levels of support than those occupying lower banded properties
- The Scheme provides targeted support for those impacted by the changes to the scheme through the Council Tax Support hardship fund.

Rationale

24. It is proposed to introduce changes to the 2024/25 Council Tax Support scheme to contribute towards the budget gap facing the Council, alongside other cost savings and income proposals to ensure that the Council remains financially resilient.

25. The proposal to introduce the restriction of council tax support to band C will mean that those living in higher banded properties will no longer receive a higher level of support than those living in lower banded properties.

26. The proposed scheme includes introducing a minimum reduction on the amount of support that would otherwise be available for most households with other adults living in the property (known as a non-dependent deduction), as well as increasing the current deductions by 20% (see appendix C). This inclusion of other resident adults in the financial assessment will ensure households with a larger number of resident adults make a higher council tax contribution when compared to single, couples and those with dependent children (i.e., children for whom child benefit is received for).

27. The introduction of a standard minimum payment for all households receiving benefit levels based on the government assessed needs allowance means that all households will make the same level of council tax contribution.

28. Restricting Council Tax Support by council tax band, a minimum payment and by non-dependant deductions are common methods of reducing the cost of local working age Council Tax Support schemes in England.

Scheme options Considered and Transitional Arrangements

29. A range of other options to amend the Council Tax Support Scheme have been considered. These included increasing the value of the income band thresholds, increasing the maximum award for non-protected households only, restricting council tax support to a higher council tax band, and reviewing the earned income taper, minimum weekly entitlement, and capital limits. However, none of these options achieved the required level of savings.

30. As part of the initial modelling undertaken prior to the consultation, consideration was also given to adopting different levels of minimum payment, of 30%, 40% and 50%. However, the preferred option, which was put out to consultation, was to consult on 50% minimum payment. This was because:

- the cost of Enfield's Council Tax Support Scheme is the highest in London and one of the objectives of this proposal was to reduce the scheme total cost to closer to the London average.
- The budget gap facing the Council is significant. Given the scale of the budget challenge, the Council's preferred option was to consult on the proposal which resulted in the greatest saving for the Council.

31. Consideration has been given to the introduction of a transitional council tax support scheme for 2024/25 to lessen the impact of the proposals on the protected groups, in particular for those disabled people who previously received the maximum award of 100%, and who were previously treated as a protected group. A transitional scheme could, for example, have made the maximum award for protected groups 75% in 2024/25, moving to 50% in 2025/26. It is estimated that this sample transitional arrangement would reduce the level of income that we could otherwise collect in 2024/25 by £2.5m (GLA and Council). However, given the scale of the budget gap the Council faces, no transitional arrangements are proposed. Rather than a "blanket" transitional arrangement to support previously protected groups, it is recommended that financial support be provided through targeted support via the increased Hardship Fund of £1.5m. The Hardship Scheme will consider individual household circumstances, including household income and outgoings for each claim.

What are the proposals to amend the Council Tax Support scheme in 2024/25?

32. The proposed revised Scheme for 2024/25 is attached at Appendix A. Further information on those aspects which must be followed in all schemes can be found in the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (and subsequent amendments). Anyone who is liable for Council Tax (tenants and homeowners) can apply for council tax support. An Application for Housing Benefit or Universal Credit can be used as a claim for council tax support, or a separate council tax support

application can also be completed. Generally, low-income households (including those that work) will be entitled to some level of support towards their council tax, this depends on the individual circumstances.

The amount of council tax support in a council tax bill depends on:

- The local council tax support scheme
- Household type – working age (subject to the local scheme agreed) or pension age (subject to prescribed government regulations which must be adhered to)
- Household circumstances (for example single, part of a couple, number of children the household receives child benefit for, residency status)
- Household income - this includes savings, pensions, benefits and earnings for claimant and partner

33. Under the 2023/24 scheme, Enfield has four distinct financial assessments within the overall scheme:

- The statutory scheme for pensionable age claimants
- The Council's scheme to protect disabled people, carers, and care leavers from making the minimum payment
- The financial assessment for working age households still in receipt of legacy benefits e.g., Income Support
- The banded income financial assessment for working age households in receipt of Universal Credit

34. There are three proposed changes in the 2024/25 scheme:

- Restricting the 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%.
- Introducing a standard minimum payment for most working age households, excluding war widows and single under 25's (includes care leavers) to ensure the majority contributes to their council tax.

35. Eligible households (war widows and single under 25s) on a low income can receive a council tax reduction of up to 100%. Council taxpayers can apply if they own their own home, rent, are unemployed or working.

The 100% support maybe further reduced depending on:

- Other proposed local council tax support scheme changes that may apply (restriction to Band C and non-dependant deduction changes, including the 20% increase in 2023/24 rates) Household circumstances (for example income, number of children, benefits, residency status)
- Household income - this includes savings, pensions, and partner's income
- Children who live in the household
- if other adults live in the household

36. Example calculations of the changes are shown at Appendix B.

(1) Restricting council tax support to a maximum Band C council tax liability

37. It is proposed that Council Tax Support be restricted to a Band C council tax liability. This means that households in higher banded properties will have their support reduced to the council tax liability level as if they occupied a Band C property. Example calculations are shown at Appendix B. The 28,818 households in properties by council tax band in receipt of Council Tax Support as of 31st December 2023 is set out below:

- 2,153 residents in Band A
- 4,664 residents in Band B
- 11,039 residents in Band C
- 8,183 residents in Band D
- 2,258 households in Band E
- 437 households in Band F
- 83 households in Band G
- 1 household in Band H

(2) Introducing a minimum non-dependant deduction for most households with other adults living in the property and increasing the deduction rates made in 2023/24 by 20%

38. A non-dependant is a person living as a member of the applicant's household who is not their partner or a child/young person for whom they are responsible (receive child benefit for). There are certain exceptions such as joint-occupiers, boarders, and paid carers, who are not treated as non-dependants. Non-dependants aged 18 or over are usually expected to contribute to household expenses such as council tax. The level of contribution is calculated as a "non-dependant deduction," based on circumstances and income that the non-dependant receives.

39. An estimated 7,250 households have non dependants and will be impacted by this change. 3,000 claims will have a deduction introduced who do not currently have one as either receiving out of work benefits or disregarded due to the claimant and/or partners circumstances (because of them being registered blind or receiving certain disability benefits). In future, the Council Tax Support scheme will restrict the current range of non-dependants where a zero deduction is made to ensure most adults living in the property contribute towards the council tax.

40. Part of this proposal is to also increase the non-dependant deduction rates by 20% in 2024/25. This will impact on all households with non-dependants. The details of this deduction are set out in paragraph 47 of the proposed Scheme and Appendix C. The weekly deduction will vary depending on whether the non-dependant is in work (£24.60) or not in work (£5.52). Where the non-dependant in work has low gross weekly earnings, the deduction is reduced correspondingly. The highest non dependant deduction rate has not been uprated since the introduction of Council Tax Support. The other rates had been frozen since 2013/14 before government uprating applied for last few

years. The 20% uprating ensures all non-dependents make a fair contribution towards the council tax.

41. This change will introduce a deduction for non-working adults and pensioners in the financial assessment. Students, boarders, sub-tenants, and adults disregarded for council tax purposes will remain excluded from a deduction. A list of council tax disregarded adults is included at Appendix C. The rationale for maintaining this exclusion is that the person either does not live within the household e.g., a person in detention or is a patient in hospital or care home, receives little or no state benefit, e.g., students, is still classed as a child for child benefit purposes or is a diplomat or similar. An example calculation of the proposed non-dependant deduction is shown at Appendix B, example 4. Appendix C shows the current and proposed non dependant deduction rates.

(3) Introducing a standard *minimum* payment for all working age households to ensure everyone contributes to their council tax.

42. The current scheme contains two levels of minimum payment dependent on the households as set out below:

- A minimum payment of 24.5% is currently paid by 18,000 households who are working age and either out of work or in low paid work and receiving Universal Credit or a legacy benefit e.g., Income Support.
- There is currently no minimum payment for 11,000 households, known as protected groups, where:
 - A claimant or their partner is in receipt of Carers Allowance
 - A claimant or their partner is in receipt of High-Rate Disability Living Allowance (Mobility and Care component) or Enhanced Personal Independence Payments (Daily Living and Mobility Component)
 - A claimant or their partner is in receipt of the support component of Employment and Support Allowance.
 - A claimant or partner is a foster carer and was recruited and trained by Enfield Council.
 - An applicant or their partner is in receipt Universal Credit and has the following elements included in their awards - limited capability for work, disabled child element or carer element
 - War Widows
 - A single claimant under 25 years old (including care leavers)

43. Under the proposed CTS for 2024/25, the scheme will have one standard 50% minimum payment for all working age households (save for war widows and under 25s). This is likely to increase the amounts paid by those set out in the previous paragraph, although the precise increase will depend on an individual's particular circumstances. Example calculations are shown at Appendix B. Appendix D shows the proposed income bands which are based on the existing 2023/24 levels.

War Widows and Under 25 years old

44. The proposal will retain “protected groups” status for working age War Widows and for single people under 25 years old. There is currently one war widow household receiving protection for minimal CTS cost. Given the small cohort of households and small cost, the Council proposes to continue this protected group. In December 2023, 400 households receive the under 25-year-old protection at a cost of £69,000 per annum. The Government assessed personal allowance is reduced for claimants under 25 years old. Given the lower level of benefit for under 25s, the relatively small cost of CTS for this group and the extra challenges faced by care leavers, the Council proposes to continue this protected group.

Summary of Changes

45. The table below aims to summarise the proposed changes:

	Who affected	is 23/24 Scheme	24/25 Scheme
Council Tax Banding	Impacts Band D and above 11,000 Working Age Claims	Based on the banding of the home –	Restricting the support to a maximum of Band C council tax
Non-dependent income	Households with adults property 7,250 Working Age Claims	No non-dependent deduction if non-dependent receives out of work benefit – No non-dependent deduction regardless of income if claimant or their partner receives certain disability benefits Non-dependent deduction rate based on working and other income	Introduce a minimum deduction of £5.52/wk. Remove claimant/partner circumstances disregard Increase all deduction rates by 20%
Minimum Payment	Everyone 29,000 Working Age Claims	–24.5% for those protected 0% for protected groups	50% - same minimum payment for both groups

What is the impact of the proposal on households?

46. Circumstances of households vary significantly, and circumstances change frequently, so it is not possible to provide details of the impact for all claimants in 2024/25. Based on current caseload most working age households will be impacted by this change. The charts below show the number of Council Tax Support claims and potential range of financial loss on the weekly council tax due. The data shows the expected impact of the changes on households by

age, council tax band and household type. The Equality Impact Assessment (Appendix H) provides further details on the expected impact on households and the different protected characteristic groups.

Impact – Number of impacted CTS (Council Tax Support) households by age

Age band	Enfield population 2021	% of total	CTS Claimants	% of total
Aged 4 years and under	21300	6.5%		
Aged 5 to 9 years	22800	6.9%		
Aged 10 to 14 years	24100	7.3%		
Aged 15 to 19 years	21300	6.5%	26	0.1%
Aged 20 to 24 years	19100	5.8%	647	2.2%
Aged 25 to 29 years	21200	6.4%	1812	6.2%
Aged 30 to 34 years	23100	7.0%	3210	11.0%
Aged 35 to 39 years	24000	7.3%	4388	15.1%
Aged 40 to 44 years	24600	7.5%	4491	15.4%
Aged 45 to 49 years	22700	6.9%	4208	14.5%
Aged 50 to 54 years	22700	6.9%	3757	12.9%
Aged 55 to 59 years	21100	6.4%	3285	11.3%
Aged 60 to 64 years	17100	5.2%	2591	8.9%
Aged 65 to 69 years	12800	3.9%	690	2.4%
Aged 70 to 74 years	11200	3.4%		
Aged 75 to 79 years	8200	2.5%		
Aged 80 to 84 years	6500	2.0%		
Aged 85 and older	6400	1.9%		
All persons	330200	100%	29105	100%

Impact – Weekly household reduction in CTS by council tax band

Band	Less than £5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	Grand Total
A	1370	775	145	82	12					2384
B	1908	1375	1640	81	39	16				5059
C	4895	3334	2459	942	188	86	40			11944
D	2195	3104	1039	1329	775	285	80	71		8878
E	478	350	644	244	260	194	194	35	57	2456
F	64	35	65	97	58	43	21	33	56	472
G	15	10	5	13	14	10	10	2	14	93
H								1		1

Tot al	10925	8983	5997	2788	1346	634	345	142	127	31287
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Impact – Weekly reduction in CTS by household type

Household Type	Weekly reduction in CTS by household type									Grand Total
	< £5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	
Couple with 1 child	890	535	268	192	121	42	19	11	12	2090
Couple with 2 or more children	1445	1559	665	433	192	85	25	11	15	4430
Couple with no children	517	270	360	323	222	133	71	39	33	1968
Lone parent with 1 child	2571	1833	878	351	171	58	40	6	6	5914
Lone parent with 2 or more children	2438	2615	1127	580	191	56	32	15	10	7064
Single person	3023	2170	2699	909	449	260	158	60	51	9779
Total	10884	8982	5997	2788	1346	634	345	142	127	31245

47. On average across all claims, residents will be expected to pay £8.84 more a week towards their council tax bill. It is estimated, if these proposals are agreed, 10,800 households (33%) will be required to pay up to an additional £5 a week more council tax than currently.

48. Council Tax Support for pensioners will continue to apply to the whole council tax bill in accordance with the statutory Government scheme. A pensioner is someone who has reached the qualifying age for state pension credit. The proposal will impact working age households with a pensioner non dependant. There are less than 200 pensioner non-dependants who could potentially be included within the financial assessment for the first time and an estimated deduction of £5.52 per week will be made if the scheme is amended in 2024/25.

49. Note the modelling above is based on caseloads, household income details, and the Council Tax billing values in Autumn 2023. Therefore, this modelling excludes the impact of the proposed increase in Council Tax of 4.99% and the GLA increase in Council Tax and changes in caseloads and income levels of residents. The impact of any increase in the rate of council tax will be kept under review.

How will the Council seek to mitigate the impact of these proposals?

50. Specific measures to mitigate the impact of the change in scheme include:
51. Applying alternative applicable council tax regulations, where reductions are based on circumstances that are not financial but based on non-financial circumstances e.g., disabled relief (based on adaptations to the property that can reduce the council tax liability to the equivalent to one band lower) and severely mentally impaired exemptions (based on doctor's certification and the award of appropriate disability benefits). These are sometimes not claimed where Council Tax Support based on financial circumstances are claimed so these options may now become more beneficial to mitigate the impact in the reduced support. The Council has proactively identified and contacted households to ensure that they are aware of these potential reliefs in advance of the proposed scheme being implemented.
52. Disability benefits and disability related premiums will continue to be disregarded in the Council Tax Support calculation. This is particularly relevant to those who are currently protected due to being in receipt of disability benefits and/or carers allowance. This ensures that those currently protected and losing their protection, continue to have a higher income than those not protected, to reflect their additional disability related costs.
53. The examples below show the difference in income between a single person with disability benefits and a single person who doesn't have disability benefits. They will both be asked to pay the same Council Tax under the new scheme proposals; although the person with disability benefits has greater income levels (to support their needs) this income is not taken into account:
- Example 1 Single person protected in 23/24 with disability benefits**
Income per week in 24/25 will be £280.55/wk., made up of £108.55 personal independent payments disregarded £172.00 Universal Credit calculated from (£81.50 Severe disability premium + £90.50 applicable amount as over 25 years old)
- Example 2 Single person not protected with no disability benefits**
Income per week in 24/25 will be £90.50/wk., made up of £90.50/wk. Universal Credit calculated from (£90.50 applicable amount as over 25 years old)
54. All households currently in receipt of Council Tax Support were offered one-to-one advice on how the change directly impacts their household either via email or over the phone to investigate options to mitigate the impact of this change. This also included contacting relevant voluntary sector organisations, including those that are focused on disability, e.g., Enfield Carer's Centre, contacting the GLA (Greater London Authority), and holding local advice surgeries.
55. Increase the money available under the discretionary Council support hardship fund. Enfield's council tax support Hardship Policy is shown at Appendix E. The policy ensures that a level of support is available to those applicants most in need (those with extreme financial hardship). It should be noted that the Council Tax Support Hardship fund is intended to help in cases of extreme financial hardship. Extreme Financial Hardship is 'hardship beyond that which

would normally be suffered.' The policy outlines the Hardship fund application, and award process. The total hardship fund for 24/25 will be £1.5m, an increase of £1m from the previous year. However, it must be noted that any financial mitigation may only partially or temporarily assist with the higher council tax bills.

56. The Council will continue to provide the Welfare Advice & Debt Support Team service which helps to support vulnerable residents to maximise their income and get their full entitlement to welfare benefits and provides advice and assistance. The Team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Affordability

57. The Council has considered the affordability for impacted council tax support households and in particular those previously protected groups where the protection is to be removed under the 2024/25 scheme. The Council does not hold details of household outgoings for the 29,000 impacted households and so it is not possible to assess the affordability of the impact on all 29,000 households.

58. The aim of these proposals is for all households to make a contribution towards the Council services that residents in the borough benefit from. However, it is recognised that where a resident is unable to work because of their disability they may face a particularly significant impact, as they may have higher disability related costs and will not have the ability to increase their income. The Council Tax Support scheme seeks to reduce this impact, by disregarding the disability related benefits or disability premiums in the Council Tax Support calculation. See Appendix 5 of Appendix A for details of the income that is ignored fully or in part. This also applies to residents that are not able to increase their income due to carers responsibilities. These residents will be able to retain more of their income when calculating the level of Council Tax Support in recognition of this, so that that income remains available for contributing towards disability related costs.

59. If an individual household is experiencing significant financial hardship as a result of the increase in council tax the Council will support that household via welfare and benefit advice to maximise income, and through the hardship fund if the increase is still unaffordable.

60. The increase in council tax hardship scheme of £1m is aimed to mitigate the impact of the proposed changes, and individual household income and outgoings are considered as part of the application process.

The Consultation Process

61. The consultation was originally run for 12 weeks between 22nd September and 17th December 2023. The consultation was promoted in a variety of ways

as detailed in the council tax support scheme 2024 – 2025 campaign plan (See Appendix I). This included:

- sending around 800 voluntary and community sector organisations in the borough several VCS e-bulletin newsletters since September,
- using the Council's social media platforms; MyLife website.
- emailing all councillors.
- articles in local newspapers,
- Housing Newsletters sent to all tenants and leaseholders, and posters in libraries.

62. In addition, all 29,000 working age council tax support recipients, affected by the proposals, were emailed or sent a letter, offering 1-1 discussion. 66 made contact and were all spoken to and advised about how the proposals would affect them, any alternative support they may have been entitled to and about the council tax support hardship scheme.

63. The Greater London Authority was invited directly to respond to the consultation as part of the statutory consultation process and specific meetings were held to set out the proposals.

64. Teams across the council whose client groups may be affected by these proposals were also made aware via presentations and an opportunity to ask questions. This included customer services, community hubs, housing, and social services. There was also a general briefing to the wider council middle managers.

65. In addition, the council proactively engaged with representative groups of residents, including the learning disability and mental health partnership boards setting out the implications. Following feedback from the learning disability partnership board, the Council took additional action and extended the consultation to provide people with additional time to respond. The FAQs were updated, an easy read version was produced, and the Council's hardship policy was added to the consultation.

66. Subsequently, the consultation was extended by 4 weeks to 21st January 2024. In total 308 responses were received, of which 24 were received during this extended time period. Additional promotion during this period was made as detailed in the Campaign Plan (See Appendix I)

On-line questionnaire for residents

67. All 29,000 working age claimants impacted by the proposal were emailed or written to, regarding the online consultation and offering a one-to-one session with a Council Tax officer to give an indication of how the proposal may impact on their household.

68. An easy read version of the FAQs for those who may have problems completing the standard version, such as those with learning difficulties, was also made available on the website from the 11th of December 2023.

Voluntary and Community Sector (VCS) e-newsletter

69. Articles were added to the VCS e-newsletter, which is sent to around 800 local VCS organisations. VCS organisations were invited to respond to the consultation and were also asked to promote the consultation among their clients and service users. The first article was sent during the first week the consultation was launched, and another article added to the e-newsletter at the mid-point of the consultation period. Individual consultation briefings were made to Citizens Advice and the Learning Disability and Mental Health Partnership Boards.

Targeted communications campaign

70. The consultation was also promoted via the following means:

- Social media posts - Organic Enfield Council Facebook and Twitter platforms
- Enfield Council e-newsletters - Jobs and Training, Information for Council tenants and leaseholders, Benefits and Social Support, Health & Wellbeing and News from the council
- Poster advertising in libraries and civic buildings
- Housing News (hard copy newsletter to Council tenants and leaseholders)
- Newspaper Adverts - Local and foreign-language newspapers, including Greek and Turkish newspapers
- Enfield Council internal staff channels - Staff Matters (staff newsletter), TV screens and posters in corporate buildings

Consultation Response Summary

71. In total, 308 responses were submitted. 297 were completed questionnaires and 11 were emailed responses, of which two were from voluntary and community sector groups, and a response from the Greater London Authority. 66 emails requesting individual advice regarding the impact of the proposal on household Council Tax were received. Of these, 42 would be negatively impacted and were given welfare benefit and other financial advice. Information from these sessions has been captured and considered. Personal information specific to the individuals' circumstances will not be shared.

72. The results of the consultation can be viewed in Appendix F. Part 1 shows the Greater London Authority (GLA) response and Part 2 displays the responses to the questionnaire from residents and representatives of voluntary and community sector organisations.

Greater London Authority (GLA) Response

73. A more detailed summary of the feedback received from the GLA is contained in Appendix F. The GLA acknowledges that local authorities face difficult choices on CTS schemes considering their challenging financial circumstances. This is particularly acute in outer London boroughs like Enfield which are seeing rapid population growth leading to core pressures on services and rising costs in areas such as temporary accommodation due to

rising rents and pressures on the supply of housing. The GLA acknowledged that Council funding has not been updated to reflect current need.

74. The GLA feedback also suggested that the Council should develop more detailed analysis of households' ability to meet these increased liabilities using established platforms and methodologies.

75. The GLA welcomed the Council's proposed additional £1 million hardship scheme. Adequate support should be made available to households facing the most significant impact due to the changes made.

76. 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 order that it can assess the potential implications for the Mayor's budget for police, fire and other services for 2024-25. 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.

77. The GLA commented that the proposed minimum contribution rate of 50% is higher than other boroughs in London.

Response

78. The Council does not hold data regarding individual household outgoings for the 29,000 households impacted by the proposal. In estimating the householder's ability to pay, and therefore the collection rate, an allowance has been made in the calculations for non-collection and bad debt. This estimate was based on using a recognised methodology – using the data the Council holds on the collection rates for existing households in receipt of council tax support as a guide. The GLA also clarified that "customer platforms" or online calculators would need to be developed. Officers have queried with the GLA what they meant by 'using established platforms and methodologies' to carry out more detailed analysis of households' ability to meet increased liabilities, as officers are not aware of any established platforms and methodologies that could achieve this. The GLA has seen the modelling already carried out by the Council, and contained in this report/appendices. The GLA confirmed to officers that their focus was on the desirability of customer platforms or online calculators being made available to model the impact of the changes for customers. The Council website contains detail on how to claim, who is eligible and the scheme rules. These will be updated for 2024/25. Online calculators are already available on the Council website, and these will be updated as a matter of course.

79. If individual households are unable to afford to pay the increased council tax the mitigation will be via the £1.5m hardship scheme for those in extreme hardship. Staff to support this process are in place through the Welfare advice and debt team. In addition, a specific team has been set up to manage the debt collection for those specifically impacted by this proposal and debt recovery processes adapted.

80. Applications for support under the Hardship Fund support are assessed by considering the household income and outgoings on a case-by-case basis. As requested, the Hardship Fund will provide support to those households facing the most significant impact due to the changes made.
81. The rationale for the minimum payment of 50% has been set out above. The Council has the highest cost of Council Tax Support Scheme in London and in order to bring the total cost of the scheme in line with the London average and assist in addressing the budget gap the Council faces, significant changes are needed. The figure of 50% is recommended so as to maximise the income the Council receives, and to contribute towards the Council's budget gap.
82. The Council has sent the GLA the requested supporting calculations and assumptions.

Key findings from the questionnaire

83. The key consultation findings from residents and voluntary sector representatives are shown at Appendix F with analysis contained in Appendix G. Overall, those that responded appeared to understand the changes well.
84. Of the 28,000 emails sent to those affected by the changes, 67 responded to offers to explain the changes and how they would be impacted and all 67 were contacted to provide this and to advise of any other help they were entitled to.
85. There was balanced representation from those responded with the following breakdowns:
- 53% of respondents are currently claiming Council Tax Support
 - 50% of respondents live in the east of the borough and 50% of respondents live in the west of the borough
 - 46% of respondents have a disability 48% of respondents are from Black and ethnic minority groups
 - 68% of respondents were female
 - 53% of respondents were under 50
86. Between 54% and 67% disagree with all 3 elements of the proposal.
87. Most concerns expressed are around the affordability and loss of decent standard of living for those impacted individuals with disabilities losing protection.

Proposal 1: Restricting the support to a maximum Band C Council Tax liability

88. A majority of those responding disagree with this proposal, with close to two thirds of claimants with a disability stating they disagree. Claimants who may be impacted by the proposal are concerned about financial hardship, especially those who have a disability. Suggestions to mitigate the impact include considering individual circumstances rather than applying a uniform approach, maintaining support for those who are vulnerable, and not increasing council tax every year.

Response

89. The Council could decide not to agree this proposal to restrict support to a maximum Band C Council Tax liability, but that would reduce the amount of income that would otherwise be generated by the change. A variation on the proposal could be considered e.g., limiting the support to, say, Band D or higher but, again, this will not generate the same level of income as that generated by the proposed change and, consequently, other savings or income would need to be identified in substitution, which has not been possible.
90. The proposed Council Tax Support scheme is application based and does consider each individual household's income but not expenditure. A full income and expenditure assessment is conducted should an application for hardship be made.
91. The option of maintaining the existing scheme or for example considering specific exceptions was considered. There are two exceptions proposed, namely war widows and care leavers. However, if we had retained the existing scheme for householders that are in receipt of disability benefits and/or carers benefits this would have reduced the cost of the Council Tax Support scheme by some £5m and Council income by £1.5m when taking into account the GLA share, bad debt and administration costs. Given the Council's financial context, it was not possible to agree further exceptions. The £1.5m hardship fund is aimed to mitigate this impact.
92. A Council Tax increase of 4.99% proposed for 2024/25 is expected to raise £9m income. The Government's core spending power assumptions for councils assume that Council Tax will be raised by the level up to the referendum limit (4.99%). If Council Tax is not increased by 4.99%, the Council will not be able to set a balanced budget.
93. Although not raised in the response above, householders with a disability may be able to apply for a reduction in their council tax bill which is equivalent to a reduction in Council Tax banding where the property has been adapted and meets the criteria for disabled relief. See the Local Government Finance Act 1992 for the disabled relief provisions.

Proposal: Introduce a minimum non-dependent deduction for households with other adults living in the property and increase the current deductions by 20% (excluding students, boarders, and others).

94. A majority of those responding disagree with this proposal, including almost six out of 10 benefit claimants. Those who could potentially be impacted by the proposal are concerned about increased financial challenges for households (including young adults and students) and a negative impact on the quality of life and wellbeing of claimants. Mitigating actions suggested including continuation of the CTS scheme in its current format, exemptions for some claimants and for savings to be reinvested back into the community for improvements, particularly in public spaces and amenities.

Response

95. The suggestion of continuing with the existing discretionary scheme was considered but will impact on the Council's commitment to remain financially resilient to meet its statutory duties and to ensure that vital universal and targeted services can continue to be delivered. The option of including exceptions to the scheme were considered - two are proposed, war widows and single people under 25 (includes care leavers). However, if we had retained the existing scheme for householders that are in receipt of disability benefits and/or carers benefits this would have reduced the cost of the Council Tax Support scheme by some £5m and Council income by £1.5m when taking into account the GLA share, bad debt and administration costs. Given the Council's financial context, it was not possible to agree further exceptions. The £1.5m hardship fund is aimed to mitigate this impact.

96. The proposal to reinvest the savings in the community is noted. The savings generated will be used to maintain existing essential and other services.

Proposal 3: Standardising the minimum payment for most working age claimants at 50% (excluding war widows and single people under 25 including care leavers)

97. Around two thirds of those responding disagree with this proposal, including around three in four benefit claimants. Those who could potentially be impacted by the proposal were concerned about increased financial hardship and a negative impact on the vulnerable and those with a disability. Mitigating actions suggested: including protection of some groups (e.g., those receiving Disability Living Allowance, personal independent payments, and Carers Benefits), incrementally amending the maximum awards/minimum payments and to effectively communicate the changes.

Response

98. As set out previously, the option of including exceptions to the scheme were considered - two are proposed, war widows and care leavers. However, if we had retained the existing scheme for householders that are in receipt of disability benefits and/or carers benefits this would have reduced the cost of the Council Tax Support scheme by some £5m and Council income by £1.5m when taking into account the GLA share, bad debt and administration costs. Given the Council's financial context, it was not possible to agree further exceptions.

99. The council tax support scheme is designed to ensure that the disability related benefits and carers allowances are considered as part of the calculation in recognition of the householders particular circumstances. For example, the Council Tax Support scheme disregards the additional disability related benefits in the calculation and the calculation also allows those in receipt of carers allowance to retain more of their income when calculating the level of Council Tax Support.

100. The £1.5m hardship fund is also aimed to mitigate this impact which considers the householders income and outgoings on a case-by-case basis.

Summary of feedback from voluntary and community sector groups

101. Voluntary and community sector groups highlighted several issues in submissions via email and the questionnaire:

- Unfair treatment of working age residents - Concerns about the perceived injustice of treating all working-age residents equally, emphasising the unique challenges faced by disabled individuals who cannot increase their income through work.
- Affordability challenges - Questions around the affordability of proposed deductions, especially for those on other benefits.
- Complexity of hardship fund access - Worries about carers, and vulnerable and disabled residents being directed to a difficult-to-navigate hardship fund, potentially causing vulnerable individuals to miss out on crucial support
- Impact of Council Tax on vulnerable and disabled residents – Issues raised regarding residents with complex needs housed in higher band Council Tax properties, emphasising the importance of considering financial need over residence in Council Tax Reduction Schemes.
- Lack of consultation – Criticism of the lack of public consultation events to enable claimants to better understand the proposals and the potential impact.

102. The key theme raised was negative impact on specific groups (e.g., those with a disability), particularly those who cannot increase their income through work).

103. A summary of the mitigating actions proposed by VCS groups are:

- Clarity in hardship fund process - Requesting a clear and straightforward explanation of the hardship fund and its application process, with a proposal for a dual application system during Council Tax Support applications to ensure clients do not miss out on the hardship scheme
- Protection for vulnerable residents - Calls to retain full protection for vulnerable working-age residents, especially those unable to work and in receipt of higher rate disability benefits (Higher Rate Disability Living Allowance, Higher Rate Personal Independence Payments, and the support component of Employment Support Allowance)
- Protection for carers – Suggestion to retain full protection for those in receipt of Carers Allowance
- Military compensation disregard - Strong emphasis on disregarding all forms of military compensation (such as War Pension Scheme and

Armed Forces Compensation Scheme) as income in Council Tax Support assessments and extending this principle to locally administered benefits like Disabled Facilities Grants, Housing Benefit, and Discretionary Housing Payments

- Exemption for other adults - Recommending the exemption of military compensation received by other adults in an applicant's property to prevent unfair penalties for compensation recipients among other residents
104. Suggested mitigating actions focus on eliminating or reducing the potential impact on specific groups (including those with a disability, carers, and ex-military personnel).

Response

105. It is acknowledged that there may be significant affordability challenges for individuals affected by the proposals and affordability will be considered when any applications to the hardship fund are assessed. However, if we had retained the existing scheme for householders that are in receipt of disability benefits and/or carers benefits this would have reduced the cost of the Council Tax Support scheme by some £5m and Council income by £1.5m when taking into account the GLA share, bad debt and administration costs. Given the Council's financial position, it is not possible to agree further exceptions. .
106. The report summarises above how disability benefits/premiums are excluded from the council tax support calculation; this results in individuals retaining these benefits that are provided to support their needs.
107. The Council will work closely with the voluntary sector to ensure vulnerable residents are supported with the council tax support hardship process and applications for any other appropriate exemptions or reliefs. The current hardship application form is being reviewed to simplify it. Frequently Asked Questions are included on the Council's website to address common queries. To support residents, face to face support will continue to be made available at our two library hubs in Enfield Town and Edmonton Green Library. The Welfare Debt and Advice Team will be available to provide support. As part of the consultation process, we asked if respondents were aware of the hardship scheme and 53% were aware. The Council recognises this challenge and will continue to explore ways of better promoting the hardship scheme.
108. Further, there are around 200 households that may be eligible to apply for a discount based on the fact that they are severely mentally impaired (this is a specific classification) and remain eligible for a full or partial reduction in their Council Tax, this is part of the statutory Council Tax regulations. The council has proactively written to everyone who potentially can make a claim under this provision because historically residents did not need to make this application as the old council tax support scheme provided this 100% reduction. In addition, the Council has written to 500 carers that may be

eligible for a 25% discount in their council tax where there are two adults in the property (i.e., having a carer present equates to a single person discount). Individuals in this situation may not have made this application previously, as the previous council tax support scheme provided a 100% reduction through another route.

109. The council tax banding system is a national scheme and the CTRS has to operate within the legislation which determines bands. However, where the property has been adapted and meets the criteria for disabled relief, householders can apply for a reduction in their council tax bill which is equivalent to a reduction in Council tax banding. These provisions are included within the Local Government Finance Act 1992. Further, where a household has been placed in a particular home (Band D and above) as a result of their care needs, and this causes significant hardship, the individual may apply to the discretionary hardship scheme for support.

110. The Council has undertaken extensive consultation using a variety of different consultative methods and has received feedback from over 300 individuals and groups.

111. With regards to disregarding military compensation the Council maintains the disregard in accordance with the Government default scheme.

General preferred approach

112. Most respondents would rather no change is made. Support for this is especially strong among those in receipt of Council Tax Support that are impacted by the change, especially those with a disability. The preference for those that don't receive council tax support is to implement all three proposals.

Suggested alternatives

113. Respondents were asked to identify any suggested alternatives to the proposals. Suggested alternatives include introducing income-based council tax, increasing revenue through, for example, property rationalisation, and working with the voluntary and community sector to provide support.

Response

114. The Council cannot amend the statutory basis for council tax. The Council already seeks to maximise income where possible and rationalises property assets as a matter of course, as part of its property management service. The Council will continue to work closely with the VCS once the proposals are implemented.

Awareness of Council Tax Support Hardship Scheme

115. Just over half of respondents were aware of the council tax support hardship scheme prior to the consultation. There were slightly higher levels of awareness among those with a disability and those in receipt of council tax support. As a result, more awareness and support in claiming council tax support hardship will be put in place and will be part of every conversation and enquiry made where the council taxpayer in receipt of council tax support says they will struggle to pay the increase in council as a result of the changes

Further comments

116. Except for lobbying central Government to review council tax and provide fair funding, all other issues are highlighted elsewhere in the report.

Financial Implications

117. The total reduction in the Council Tax Support Scheme is £14.3m and the contribution towards the Council's budget gap is £5.8m net.

118. This is, in part because the Council Tax Support Scheme applies to funds collected by the Council on behalf of the Greater London Authority. In addition, the council has prudently, estimated that the collection rate for those impacted by the change may be lower. There is a commitment of an additional £1m to mitigate the impact of these proposals by increasing the existing discretionary welfare support scheme to £1.5m. Further this includes a £500k investment in staffing resources to support collection and to mitigate the impact through access to the welfare advice and debt service. This is set out in the table below:

	Total £m	Council £m	GLA £m
Increase in Council Tax Income as a result of the changes in the Scheme	14.326	11.057	3.269
Less assumed collection rates and bad debt	4.833	3.730	1.103
Total Income	9.493	7.327	2.166
Less:			
Hardship Fund increase	1.000	1.000	0.000
Additional staffing	0.500	0.500	0.000
Total expenditure	1.500	1.500	0.000
Net Impact	7.993	5.827	2.166

119. Where an Adult Social Care client contributes to their care costs, an assessment is undertaken which considers income and outgoings such as council tax. It is estimated that there are 274 clients where the proposed council tax support scheme would reduce the contribution the client makes towards their care by £220k per annum (based on current caseloads, at 2023/24 rates). This will reduce the income collectible for Adult Social Care, there is not specific cost pressure listed in the final budget reports as this impact has been subsumed into the overall forecast for ASC income in 2024/25.

Legal Implications

120. Under the Local Government Finance Act 1992, as amended by the Local Government Finance Act 2012, every billing authority in England is required to make a Council Tax Reduction Scheme (CTRS). Enfield Council refers to its CTRS as its Council Tax Support Scheme.

121. Each financial year, every billing authority in England is required to consider whether to revise or replace its CTRS. The Act imposes certain procedural requirements which must be satisfied before a billing authority can make any revisions, including a requirement to consult persons who are likely to have an interest in the operation of their CTRS. In determining what revisions, the Authority should make to its CTRS, if any, it must have regard to the requirements of the Act, must conscientiously consider the consultation responses, and must comply with the public sector equality duty and any other public law principles.

122. If any revision to a scheme, or any replacement scheme, has the effect of reducing or removing a reduction to which any class of persons is entitled, the revision or replacement must include such transitional provision relating to that reduction or removal as the authority sees fit: see paragraph 5(4) of Schedule 1A to the Local Government Finance Act 1992. The report considers potential transitional provisions above and explains why none are proposed at the current time.

123. The observations and responses to the consultation have been summarised and can be found at appendixes F and G. Members must carefully review and consider those responses before taking a decision.

124. The decision to revise the CTRS, or replace the CTRS, is reserved to full Council under section 67 of the Local Government Finance Act 1992. Accordingly, full Council is asked to approve that the CTRS be revised as suggested. If the Council's CTRS is to be revised as proposed the decision to do so must be made by Full-Council, no later than 11 March 2024 to enable the revisions to come into force on 1 April 2024.

125. The public sector equality duty requires public bodies to pay due regard to the need to:

- eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Equality Act 2010.
- advance equality of opportunity between people who share a protected characteristic and those who do not.
- foster good relations between people who share a protected characteristic and those who do not.

126. The Equality Act 2010 and the Public Sector Equality Duty (outlined above) cover the following protected characteristics: age, disability, marriage and civil partnership, gender reassignment, pregnancy and maternity, race, religion or belief, gender, and sexual orientation. The Council also considers the impact on those who are care experienced and those facing socio-economic disadvantage.

127. A detailed Equality Act Assessment has been carried out and can be found at Appendix H. Members should carefully review this document. It is acknowledged that the revised scheme will adversely affect some of the protected groups, however the Council has implemented mitigating measures to reduce that impact, which are addressed in this report.

Equalities Implications

128. To assess the impact of the proposal on the protected groups, an Equality Impact Assessment (EqIA) has been carried out and is attached at appendix H. The EqIA does identify potential negative impacts on children and young people, working age people, disabled people and carers, women, people from an ethnic minority group and people facing socio-economic disadvantage, and a summary of these impacts is included below. The EqIA identifies several actions to mitigate the impact of the proposals, and these are summarised below. The EqIA also includes findings from the consultation that are relevant to the protected groups.

Age

129. The proposals include an increase in the minimum contribution for all working age residents (except war widows and single people under 25 who are protected from the minimum payment) from 24.5% to 50%. The proposals would therefore be expected to have a negative impact on most working age adult claimants as they will receive reduced council tax support and be required to contribute more towards their council tax. On average residents will be expected to pay £8.84 more a week towards their council tax bill.

130. Approximately half of all CTS households have children (a person under the age of 16 or aged 16 to 20 in full time education or training) and households with children are therefore expected to be more likely to be negatively impacted by the proposals.

131. Given the lower level of benefit received by those under 25, the small cost of providing Council Tax Support for this cohort (£69,000 in 2023/24), and the

recognition of the extra challenges faced by care leavers, the Council is proposing to maintain the protected group status of single people under 25 (including care leavers). This means they will continue to qualify for a maximum of 100% reduction in council tax (depending on income).

132. Pensioners, as defined for prescribed regulation purposes, are not included in the local scheme, and are assessed under the Government prescribed regulations. The proposals to increase the minimum payment and restrict to band C council tax liability would therefore not impact on these defined pensioner claimants.

133. Fewer than 200 pensioner non-dependants would be included within the financial assessment for the first time and an estimated deduction of £5.52 per week would be made. This may have a negative impact on households with pensioner non-dependants.

Disability

134. Disabled people are more likely to be living in poverty than non-disabled people. According to data published by the think tank Joseph Rowntree Foundation, the poverty rate for disabled people is 29%, 9 percentage points above those who are not disabled. The difference is even more significant for working-age adults: disabled working-age adults are almost twice as likely to live in poverty than those who are not (35% and 18% respectively).¹

135. Research published by disability equality charity Scope in 2023 reported on the extra costs faced by disabled adults and families with disabled children.² They found that disabled households (with at least one disabled adult or child) need an additional £975 per month to have the same standard of living as non-disabled households. These figures account for disability benefit payments like Personal Independence Payment (PIP), which are designed to make a contribution towards these costs. These extra costs are driven by disability-related factors such as the need to purchase specialist equipment and home adaptations; higher energy use; and inaccessibility of public transport resulting in greater use of taxis. The report uses data from 2019/20. If this figure is updated to account for inflation over the current period 2022/2023, these extra costs rise to £1,122 per month.

136. Disabled people in Enfield face lower levels of employment than non-disabled people. In 2022/23, it was estimated that 52.2% of disabled people in Enfield were in employment, lower than London (55.4%) and national (54.9%) averages.³ People affected by disability in Enfield had an employment rate that was 23.8 percentage points lower than that of people who are not affected by disability. Charity Disability Rights UK highlights that

¹ Joseph Rowntree Foundation, [UK Poverty 2023: The essential guide to understanding poverty in the UK](#), 2023

² Scope,

³ Department for Work and Pensions, [Employment of disabled people 2023](#)

disabled people face disproportionate barriers to employment. They attribute several reasons for this, including lack of supported employment and internship programmes and lack of confidence and awareness among employers about workplace adjustments. This means that disabled people may not have the same ability to supplement their income through employment as non-disabled people.

137. Analysis from the Joseph Rowntree Foundation also finds that informal carers are more likely to live in poverty than those without caring responsibilities: 29% compared with 20%.⁴ Working-age informal carers are less likely to be employed.
138. Under the current scheme, the following groups qualify for a maximum 100% reduction in their council tax bill:
- An applicant (or their partner) receiving Carer's Allowance.
 - An applicant (or their partner) receiving Disability Living Allowance (either care component at the highest rate or mobility component at the higher rate) or enhanced Personal Independence Payments (daily living or mobility component).
 - An applicant (or their partner) receiving the support component of Employment and Support Allowance.
 - An applicant (or their partner) receiving Universal Credit who have the following elements included in their awards – limited capability for work, disabled child element or carer element.
139. The revised Council Tax Support scheme for 2024/25 will have one standard 50% minimum payment for all working age households. The proposed changes to the scheme are expected to have a negative impact on disabled claimants and carers as they will receive reduced council tax support and residents receiving the benefits listed above would be expected to contribute to their council tax bill for the first time.
140. In relation to the consultation, disabled respondents were less likely to agree with the proposals than non-disabled respondents.
141. When asked to explain the negative impact of the proposals on their households, respondents highlighted that a reduction council tax support could result in heightened debt, increased poverty, and compromises in meeting essential needs for disabled people. Concerns were also raised about the practicality of finding additional funds to pay for the increase in Council Tax (e.g., through work), and the extra costs associated with disabilities. VCS groups also raised issues regarding residents with complex needs being housed in higher banded Council Tax properties and emphasised the importance of considering financial need over residence in Council Tax Reduction Schemes. The response to these concerns had been set out above.

Pregnancy and maternity

⁴ Joseph Rowntree Foundation, [UK Poverty 2023: The essential guide to understanding poverty in the UK](#), 2023

The proposed changes to the Council Tax Support Scheme may negatively impact people who are pregnant or who have recently had a baby. In particular, the proposal to increase the minimum payment. This group may have less ability to increase their income, for example by increasing hours at work due to childcare responsibilities.

Race/ethnicity

142. As of 31 January 2024, 5,262 working age Council Tax Support claimants have provided their ethnic group (out of a total caseload of 28,797). 2,725 claimants were from White ethnic groups; 1,777 were from Black or Black British ethnic groups; 337 were from Asian or Asian British groups; 353 were from mixed or multiple ethnic groups; and 70 were from Other ethnic groups.

143. Poverty rates between ethnic groups vary significantly, with some groups at a much higher risk of poverty than others. Nationally, according to research from the Joseph Rowntree Foundation, poverty rates for the Bangladeshi and Pakistani ethnic groups are higher than other ethnic groups. Between 2018/19 and 2020/21, 51% of people from the Bangladeshi ethnic group were living in poverty while the poverty rate for the Pakistani ethnic group was 44%. More than 2 in 5 people from Black ethnic groups were also in poverty (42%). In comparison, around 1 out of 5 people from White ethnic groups were living in poverty (19%).⁵

144. When analysing ward ethnicity data and council tax support claims by ward, we see that, for the most part, the wards with the highest number of Council Tax Support claims are also the wards with the highest proportion of residents from an ethnic minority group.

145. Although we do not have ethnicity data for all council tax support claimants, if we apply the data above to Council Tax Support, it could be assumed that ethnic minority households would be more likely to be claiming council tax support. Therefore, it could be expected that ethnic minority households will be disproportionately negatively impacted by the proposed changes to the Council Tax Support Scheme.

Sex

146. The proposed changes to the scheme are expected to have a negative impact on current and future working age claimants (regardless of sex) as claimants would have to contribute more towards their council tax bill than they previously had to. Although any change in the scheme would be applied universally, our evidence makes clear that a greater proportion of current Council Tax Support claimants are women and therefore it is expected that women would be disproportionately negatively impacted by the proposals. There are approximately twice the number of female council tax support scheme current claims (20,900) than male (9,651).

⁵ [Joseph Rowntree Foundation, UK Poverty 2023: The essential guide to understanding poverty in the UK, 2023](#)

147. Lone parent households are the household type most likely to be claiming Council Tax Support as of July 2023. Local and national data shows that lone parents are significantly more likely to be women. According to the 2021 Census, there are 22,421 lone parent households in Enfield.⁶ Of these, 91% had a female household reference person. The household reference person serves a reference point, mainly based on economic activity, to characterise a whole household and is therefore likely to be the parent in lone-parent households. This is likely to be one of the reasons why women are significantly more likely to be claiming council tax support than men. Childcare responsibilities could be a potential barrier to single parents increasing their hours or obtaining better paid employment.

148. Women are more likely to be informal carers than men. According to the 2021 Census data for Enfield, 9% of female residents are informal carers compared to 6% of men.⁷ Female residents also provided, on average, more hours of care per week than men. 31% of female informal carers in Enfield provided 50 or more hours unpaid care a week, compared to 26% of male informal carers.

149. Women are also more likely to be disabled than men. According to the 2021 Census, 15% of women (25,378) in Enfield are disabled under the Equality Act compared to 12% of men (19,498).⁸

150. It could therefore be expected that women are more likely to be negatively impacted by the increase in the minimum payment for most working age residents to 50%.

Care experience

151. Single people under 25 (including care leavers) receive lower rates of Universal Credit than single people aged 25 and over. Most single people under 25 also receive a reduced allowance for housing costs. As of December 2023, 400 households under 25 received protection as part of the Council Tax Support scheme at a cost of £69,000 per year. Given the lower level of benefit received by those under 25, the small cost of providing Council Tax Support for this cohort, and the extra challenges faced by care leavers, the Council is proposing to maintain the protected group status of single people under 25 (including care leavers). This means they will continue to be qualify for a maximum of 100% reduction in council tax (depending on income). Therefore, the Council Tax Support Scheme proposals for 24/25 are expected to have a positive impact on care leavers.

Socio-economic deprivation

152. The Equality Act 2010 includes a socio-economic duty (section 1) which states that certain public bodies, when making strategic decisions, must

⁶ ONS, Census 2021

⁷ ONS, Census 2021

⁸ ONS, Census 2021

consider how their decisions might help to reduce the inequalities associated with socio-economic disadvantage. However, the UK Government has not implemented Section 1 in England and the duty remains non-binding in England. We agreed to implement the socio-economic duty voluntarily in our Fairer Enfield Policy.

153. Council Tax Support in the main is targeted at households that are financially disadvantaged to support the payment of Council Tax and therefore any change to this scheme is expected to have a negative impact on households that are socio-economically disadvantaged.
154. In relation to the consultation, respondents who claim benefits were significantly less likely to agree with the proposals than respondents who do not claim benefits. Across all three proposals, respondents who claim benefits were more likely to disagree (than agree) that the Council should implement the change.
155. When asked to identify the potential negative impact on their households, respondents raised concerns that increases in the amount of council tax due would exacerbate existing financial strains, result in heightened debt, increased poverty, and compromises in meeting essential needs, and negatively impact on overall quality of life and mental health. Respondents also raised concerns about the inability to pay council tax without sacrificing other necessities such as food and heating.

Sexuality, gender reassignment, marriage and civil partnership and religion

156. The proposed changes to the Council Tax Support scheme are not expected to have a differential impact on the grounds of sexuality, gender reassignment, marriage and civil partnership and religion.

Analysis

157. The proposed changes are expected to have a negative impact on most working age adult claimants, as they will receive reduced council tax support and be required to contribute more towards their council tax.
158. The next section of the report summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation, and any other unlawful conduct prohibited by the act

159. The proposed changes to the council tax support scheme are expected to have a disproportionate negative impact on working age adults, people with a disability, women, people who are pregnant or in the maternity period, people from an ethnic minority group and people who are socio-economically disadvantaged and
160. Any particular disadvantage is justified for the reasons set out above in this report. The Council is pursuing the legitimate aim of balancing the

Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are proportionate in light of those budgetary pressures, given the steps taken to limit council tax payments for these groups, and the mitigating measures set out below. This proposal asks all residents to contribute towards Council services that they benefit from.

161. For the same reasons, the Council considers that reasonable adjustments have been made in the revised scheme and mitigating measures to limit any disadvantage suffered by disabled persons. Given the need to make savings and balance the budget, it is not reasonable to go further and reduce still further the council tax that should be paid by this cohort.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

162. As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs, and organisations.

The need to foster good relations between people who share and people who do not share a relevant protected characteristic

163. We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions

164. The Council recognises that some households will be more adversely affected by these proposals than others and that some will now be required to pay some element of their Council tax for the first time, creating affordability issues for many households. Alternatives to the proposals have been considered, as addressed in the report, but other options do not generate the same level of additional income which is required to help the Council meet its budget deficit. Mitigation measures have been considered, including those mentioned in response to the consultation, but most would add to the cost of the scheme and, again, would not allow the Council to generate the income needed to help balance its budget. Those measures which are in place to mitigate the impact of the proposals on households include:

- Maintaining the protected group status of single people under 25 (including care leavers) and war widows. This means they will continue to be qualify for a maximum of 100% reduction in council tax (depending on income).

- The council tax support hardship policy outlines the council tax support hardship fund application and award process. The policy has been developed to ensure that a level of protection and support is available to those applicants most in need. Extreme Financial Hardship is considered to be 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and included in all council tax bills.
- Increasing the Hardship fund by £1m from 23/24 to a total of £1.5m for 24/25.
- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to offer the Welfare Advice & Debt Support Service that helps to support residents to maximise their income and get their full entitlement to welfare benefits and provide advice and assistance to support residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.
- Working with voluntary and community sector organisations to promote the Hardship Fund.
- Supporting residents to maximise the application of council tax regulations, where reductions are based on circumstances that are not financial but based on non-financial circumstances e.g., disabled relief (based on adaptations to the property that can reduce the council tax liability to the equivalent to one band lower) and severely mentally impaired exemptions (based on doctor's certification and the award of appropriate disability benefits). These are sometimes not claimed where Council Tax Support based on financial circumstances are claimed so these options may now become more beneficial to mitigate the impact in the reduced support. The Council will work with relevant voluntary groups and the Learning Disability Partnership Board to improve awareness and take up of these provisions.
- Maintaining the principle that the Council Tax Support financial assessment for those with disabilities is based on higher applicable amounts and premiums (the Government assessment of need). This results in a higher award of Council Tax Support when compared with a household with no disability. Similarly, if in receipt of Universal Credit or legacy passported benefits such as Income Support, Income based Job Seekers Allowance or Income based Employment support allowance, the needs allowance is higher based on the same principle.

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Appendices

Appendix A - The 2024/25 Council Tax Support scheme

Appendix B – Proposed 2024/25 Council Tax Support Scheme – Example Calculations

Appendix C – Non-Dependant Deductions 23/24 and 24/25 proposal

Appendix D – Proposed income bands at 50% minimum payment

Appendix E – Council Tax Support Hardship Policy

Appendix F – Consultation Response Summary

Appendix G – Consultation Key Findings

Appendix H – Equalities Impact Assessment

Appendix I - Council Tax Support Consultation Communications Campaign Plan 2023-24

Background Papers - N/A

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**COUNCIL TAX REDUCTION SCHEME
2024-2025**

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Introduction

1. Since April 2013, all council tax billing authorities in England are required to set up a scheme to help people in financial need pay their council tax. This document describes the scheme set up by Enfield Council, for the period 1st April 2024 until 31st March 2025.
2. The scheme is called a Council Tax Reduction Scheme because any support usually takes the form of a reduction in council tax liability, and therefore a reduction in the applicant's council tax bill.
3. Although this document provides a comprehensive account of the scheme in Enfield, further information on those aspects which must be followed in all schemes can be found in the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (and subsequent amendments).
4. The Council Tax Reduction Scheme in Enfield aligns with the Housing Benefit regulations as far as possible. Therefore, amendments to the Housing Benefit regulations will usually be incorporated into the Council Tax Reduction Scheme. However, where the Housing Benefit regulations differ from the council tax reduction prescribed requirements regulations, the latter will always take precedence.

Overview of the scheme

Pension-age applicants

5. The Government has decided that pensioners¹ should have broadly the same level of support that they had in the old Council Tax Benefit scheme. This means that the Council must follow the rules decided by central Government and has no discretion to alter them.²
6. Subject to some overall conditions,³ there are three groups of pensioners in financial need who the scheme is designed to help:
 - those whose income is no greater than the set amount allowed for living expenses; these pensioners qualify for a maximum 100% reduction on their council tax bill;
 - those whose income is greater to a certain extent than the set amount allowed for living expenses; these pensioners will have 20% of the difference between

¹ See Annex 1 (Glossary) for definitions of 'pensioner' and 'working age'. A pensioner is a person who has reached the qualifying age for State Pension Credit and is not (or where there is a partner the partner is not) receiving a working-age income-related benefit.

² Set out in the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (as amended from 2013 to 2024).

³ See paragraph 12.

their income and the amount for living expenses deducted from the maximum amount of council tax reduction that would otherwise be payable;

- those where there is a second adult sharing the household who would normally be expected to contribute towards the council tax bill, but who cannot afford to do so; these pensioners will see a reduction in their council tax bill of either 7.5%, 15%, 25% or 100%, depending on the circumstances of the second adult living in the household (see Appendix 2).

7. Where a pensioner is receiving the guarantee part of State Pension Credit,⁴ their income and capital are ignored for the purposes of council tax reduction, so the pensioner receives a 100% reduction in their council tax bill. Where a pensioner is receiving only the savings credit part of State Pension Credit, the amount of income and capital used in the Department for Work and Pensions assessment is used for the calculation of council tax reduction.⁵

Working-age applicants

8. The Council has devised its own scheme for working-age applicants, though in many respects it is similar to the scheme for pensioners.
9. For all working-age groups, households living in a property in a higher council tax band than band C are restricted to the amount of council tax liability for a band C property. This means that the starting point for the calculation of council tax reduction, before any other deductions are applied, for applicants in bands D and above is:

Band	% council tax liability
D	89%
E	73%
F	62%
G	53%
H	44%

10. Subject to some overall conditions (see paragraph 12 below), there are three groups of working-age applicants in financial need who the scheme is designed to help:
- those not receiving Universal Credit whose income is no greater than the set amount allowed for living expenses; these working-age applicants qualify for a maximum 50% reduction in their council tax bill, after any deduction in paragraph 9 above if appropriate. However, working-age applicants in a protected group (see paragraph 11) qualify for a maximum of 100% reduction.

⁴ Including pensioners who would receive State Pension Credit but do not because of the 'small payment' rules.

⁵ See paragraph 14(2) of Schedule 1 to Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for modifications to this general rule.

- those not receiving Universal Credit whose income is greater to a certain extent than the set amount allowed for living expenses; these working-age applicants will have 22.5% of the difference between their income and the amount for living expenses deducted from the maximum amount of council tax reduction that would otherwise be payable. If the resulting figure exceeds 50% of the applicant's council tax liability, the maximum reduction is restricted to 50%;
- those receiving Universal Credit and whose earnings (if any) for the relevant week are within any earnings band in the table below and who satisfy the conditions set out in Appendix 3. The maximum reduction in their council tax bill is set out in the table.

Band	Single person	Couple	Family or lone parent (1 child)	Family or lone parent (2 children or more)	Maximum amount	Maximum amount (protected group)
Net weekly earned income						
1	£0	£0	£0	£0	50%	100%
2	£0.01-£55.00	£0.01-£55.00	£0.01-£55.00	£0.01-£55.00	50%	100%
3	£55.01-£104.60	£55.01-£148.64	£55.01-£203.69	£55.01-£258.74	40%	85%
4	£104.61-£159.65	£148.65-£203.69	£203.70-£258.74	£258.75-£313.79	30%	70%
5	£159.66-£214.70	£203.70-£258.74	£258.75-£313.79	£313.80-£368.84	20%	55%
6	£214.71 and above	£258.75 and above	£313.80 and above	£368.85 and above	10%	40%

- The working-age protected groups in the Enfield scheme are:
 - War widows;
 - All single people under 25 years old, including care leavers.
- The overall conditions⁶ for applicants to receive financial assistance from the scheme are that they:
 - live in the property as their main home; and
 - are liable to pay council tax; and

⁶ See Appendix 3 for the overall conditions that apply in the case of applicants who receive Universal Credit.

- meet the residence rules; and
- have capital not exceeding £16,000; and
- have income at or below a certain amount and
- have made an application for assistance from the scheme.

Living Allowances

(Applicants not receiving Universal Credit)

13. In the calculation of council tax reduction, the amount allowed for living expenses for applicants not in receipt of Universal Credit is made up of the following components:
 - an amount for the applicant or, if they are a member of a couple, an amount for both of them;
 - if appropriate, an amount for children or young persons who are members of the applicant's family, together with an additional amount – the family premium);⁷
 - if appropriate, additional amounts, or premiums, as set out in Appendix 1, for example to cover expenses associated with disability.
14. An applicant is treated as responsible for a child or young person who is normally living with them. Where a child or young person spends broadly equal amounts of time in two separate households, or if there is a question as to which household a child or young person lives in, the person who receives Child Benefit (or who has applied for Child Benefit) in respect of that child or young person is treated as responsible. In the absence of a Child Benefit claim, the person who has primary responsibility is treated as responsible. For the purposes of this scheme, only one person can be responsible for a child or young person in any one council tax reduction week.
15. There are special arrangements for polygamous marriages (see Annex 2).

Treatment of income

(Paragraphs 16-29, and Annexes 4, 5 and 6, apply to applicants not receiving Universal Credit.)

16. In the calculation of council tax reduction, most income is taken into account, although some types of income are ignored in whole or in part. The definition of

⁷ The number of children or young persons included in the calculation for pensioners is limited to two from 1st April 2018, subject to transitional protection. This follows the prescribed requirements regulations. The Council also decided to apply the two-child limit to working-age applicants from 1st April 2018, but only for new applications for a council tax reduction or where an applicant becomes responsible for a child or young person after 1st April 2018. The family premium was withdrawn for pensioners from 1st May 2016 in the prescribed requirements regulations, and the Council has decided to withdraw it for working-age applicants as well.

income includes earnings, benefits and pensions⁸ and the following paragraphs explain how various types of income are treated in the calculation. The income of an applicant's partner is treated as belonging to the applicant.

17. Income is calculated on a weekly basis. In order to arrive at the weekly amount of earnings and other income to be taken into account, a monthly payment is multiplied by 12 and divided by 52; a three-monthly payment is multiplied by 4 and divided by 52; where the payment is for a year, the amount is divided by 52; in other cases, the amount is converted to a daily amount and multiplied by 7. Where applicable, an assumed income from capital is added (see paragraph 37) and, where relevant and subject to certain conditions, childcare charges are deducted. The weekly maximum amounts to be deducted are £175 for one child and £300 for two or more children. (For applicants receiving Universal Credit, the maximum amounts to be deducted are 85% of these figures.)
18. Where incurred, childcare charges can be deducted from income where the applicant is:
 - A lone parent who is working at least 16 hours a week;
 - A member of a couple both of whom are working at least 16 hours a week;
 - A member of a couple one of whom is working and the other is incapacitated, in hospital or in prison.
19. Annex 3 explains these childcare provisions in more detail and contains a definition of the childcare charges which can be deducted.

Earnings from employment

20. In the calculation of council tax reduction, an applicant's net earnings are taken into account, after deductions have been made from their gross earnings for: income tax, class 1 National Insurance contributions, and 50% of contributions to occupational or personal pension schemes.
21. Where an applicant has earnings from employment, the weekly amount of earnings is averaged over 5 weeks prior to the first week in which support is payable if the applicant is paid weekly, and 2 months if the applicant is paid monthly. However, where an applicant's earnings fluctuate, earnings can be averaged over any reasonable period. If an applicant has been working for less than 5 weeks or 2 months, the average weekly earnings are estimated based on either any earnings received, if representative of future earnings, or an estimate provided by their employer. If earnings change during the period of an applicant receiving council tax reduction, average earnings are estimated over any reasonable period but not more than 52 weeks.

⁸ See paragraph 16 of Schedule 1 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for a full definition.

22. Earnings are taken into account from the date of application even if they were not received during the week of application. Where an applicant begins remunerative work after an application for council tax reduction has been made, earnings are taken into account from the first reduction week after they began work, even if they were not actually received in that week. Similar arrangements are made when earnings change.
23. See Annex 4 for the definition of earnings as an employed earner.

Self-employment

24. An applicant for council tax reduction is treated as a self-employed earner if they are gainfully employed otherwise than as an employed earner, but it is possible for an applicant to be both a self-employed and an employed earner at the same time.
25. Where an applicant is self-employed, weekly earnings are estimated over a reasonable period but no more than over 52 weeks. For pensioners the period is 52 weeks in most circumstances. See Annex 5 for a description of how self-employed earnings are calculated.

Other income

26. Income other than earnings is fully taken into account unless specified in Appendix 5 which lists income that is ignored. Weekly income other than earnings is also estimated over a reasonable period but no more than over 52 weeks. Any tax payable on income is ignored. See Annex 6 for a description of how income other than earnings is calculated.
27. Benefit income is taken into account over the period in which it is paid. The period over which a tax credit payment is taken into account varies depending on whether the payment is a daily, weekly, two-weekly or four-weekly instalment. Benefit income taken into account is normally the gross amount before any deductions are made from it. If Working Tax Credit is subject to overpayment recovery, the amount of Working Tax Credit taken into account is the net amount, i.e. after the deduction for the overpayment has been made. Capital paid by instalments in some circumstances, and annuity payments, are treated as income - see Annex 7 for more details.
28. In most cases, income that the applicant has not obtained (for example, a deferred pension) but is available on application is treated as possessed by them, but only from the date on which it could be obtained.⁹ With some exceptions¹⁰, payments

⁹ See paragraph 22 of Schedule 1 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012.

made to third parties on behalf of the applicant are treated as possessed by the applicant.

29. If it appears to the Council that an applicant has come to an arrangement with a non-dependant member of the household specifically to take advantage of the council tax reduction scheme, where the income and capital of the non-dependant exceeds that of the applicant, the income and capital of the non-dependant is treated as if it were the applicant's, and the applicant's income is ignored. This rule does not apply in the case of an applicant in receipt of Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

Treatment of capital

(Paragraphs 30-37 apply to applicants not receiving Universal Credit.)

30. Subject to paragraph 7, if an applicant has more than £16,000, no council tax reduction is payable under this scheme.
31. All capital is taken into account in the calculation of the award, including income treated as capital, unless it is listed in Appendix 6 in which case it is ignored. The capital of a child or young person who is a member of the applicant's family is also ignored. The capital of an applicant's partner is treated as if it belonged to the applicant.
32. Certain types of income are treated as capital. See Annex 7 for a full list.

Notional capital

33. If an applicant deliberately disposes of capital in order to obtain council tax reduction, it is assumed that the applicant still possesses that capital and it is therefore taken into account. This notional capital is reduced over time by the amount that the applicant would have received in council tax reduction if they had not been treated as having that capital. With certain exceptions, where an applicant fails to realise capital which they own, that capital is also taken into account. Most payments of capital made to a third party on behalf of the applicant are taken into account.¹¹

Calculation of capital

34. Capital which an applicant possesses in the United Kingdom is calculated at its current market or surrender value less:

¹⁰ See paragraph 23 of Schedule 1 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for a list of exceptions.

¹¹ See paragraphs 34 and 35 of Schedule 1 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012.

- 10% if there are expenses attributable to its sale, and
 - the amount of any monetary claim secured against it.
35. Capital which an applicant possesses outside the United Kingdom is treated in the same way except that it is calculated:
- at its current market or surrender value in that country if it can be transferred to the United Kingdom; or
 - if it cannot be transferred to the United Kingdom, at a price which it would realise if it were sold in the United Kingdom to a willing buyer.
36. Where an applicant owns capital jointly with one or more persons, each share is treated as equal unless there is evidence to the contrary.
37. Where a pensioner has capital exceeding £10,000 (£6,000 for working-age applicants), income of £1 is assumed for every complete £500 (£250 for working-age applicants) up to a maximum of £16,000. In making this calculation, if the final part of the excess is not a complete £500 (£250 for working-age applicants), an income of £1 is nevertheless taken into account.

Calculation of council tax reduction

Maximum council tax reduction

38. Council tax is calculated on a daily basis. For any day for which an applicant is liable to pay council tax, the maximum amount of council tax reduction for pensioners is 100% of the amount of council tax set by the council¹² for the applicant's dwelling, divided by the number of days in that financial year.
39. For working-age applicants who do not receive Universal Credit and who are in a protected group (see paragraph 11) the maximum amount of council tax reduction is 100% of liability; for other working-age applicants it is 50% of liability. For working-age households living in a property in a higher council tax band than band C, these 100% or 50% figures are applied to the amount of council tax liability set out in paragraph 9. For working-age applicants receiving Universal Credit the maximum amount is determined in accordance with the table in paragraph 10.
40. These maximum amounts of council tax reduction may be subject to deductions if there are adult non-dependant members of the household – see paragraph 45.

Where income is more than the amount for living expenses

(Applicants not receiving Universal Credit)

¹² This amount may be reduced by a discount such as the single person's discount.

41. Where an applicant's income is greater than the amount allowed for living expenses in their case, council tax reduction is withdrawn gradually (sometimes known as the taper) as income increases, until entitlement is extinguished altogether.¹³ This avoids a cliff-edge effect of suddenly ending all support as soon as income becomes greater than the amount for living expenses.

Other aspects of the calculation

42. In calculating the amount of council tax reduction, fractions of less than half a penny are rounded down and fractions of half a penny or more are rounded up.
43. For working-age applicants, there is a minimum weekly entitlement of £0.50 a week. This means that if the calculation results in an amount less than £0.50 a week, no reduction is awarded.
44. Where an applicant is jointly liable for council tax with other residents at the same dwelling, the council tax set by the authority (less any discount) is divided by the number of people jointly liable and the applicant's council tax reduction is based on their share. This does not apply in the case of a student where they are excluded from entitlement to council tax reduction, or a partner of the applicant.

Non-dependant deductions

45. A non-dependant is a person living as a member of the applicant's household who is not their partner or a child/young person for whom they are responsible. There are certain exceptions such as joint-occupiers, boarders and paid carers, who are not treated as non-dependants. Non-dependants aged 18 or over are usually expected to contribute to household expenses such as council tax.
46. For pensioner applicants, the weekly deduction for a non-dependant aged 18 or over in work is normally £15.10 and for a non-dependant aged 18 or over not in work, £4.90. However, where the applicant can demonstrate that a non-dependant in work has relatively low gross weekly earnings, the deduction is as follows:
- less than £256.00, the deduction is £4.90.
 - not less than £256.00, but less than £445.00, the deduction is £10.05.
 - not less than £445.00, but less than £554.00, the deduction is £12.60.
47. For working-age applicants, the weekly deduction for a non-dependant aged 18 or over in work is normally £24.60 and for a non-dependant aged 18 or over not in work, £5.52. However, where the applicant can demonstrate that a non-dependant in work has relatively low gross weekly earnings, the deduction is as follows:

¹³ See paragraphs 6 and 10 above. For pensioners, council tax reduction is withdrawn at the rate of 20% for pensioners of the difference between an applicant's income and the amount allowed for living expenses. For working-age applicants the rate is 22.5%.

- less than £236.00, the deduction is £5.52;
 - not less than £236.00, but less than £410.00, the deduction is £11.28;
 - not less than £410.00, but less than £511.00, the deduction is £14.16.
48. In the case of non-dependant couples only one deduction is made, but all their gross income is taken into account.
49. Where there is joint liability for council tax in a household, other than joint liability between an applicant and their spouse or civil partner, any non-dependant deduction is divided equally between the liable persons.
50. For pensioner applicants, no non-dependant deductions are applied if the applicant or their partner:
- is blind;
 - is receiving Attendance Allowance, the care component of Disability Living Allowance, the daily living component of Personal Independence Payment, an Armed Forces Independence Payment, or the daily living component of Adult Disability Payment, including where these benefits and payments are temporarily suspended, for example through hospitalisation.
51. No non-dependant deductions are applied where the non-dependant:
- normally lives elsewhere;
 - is receiving a training allowance paid as part of a youth training scheme;
 - is a full-time student;
 - has been a hospital in-patient for more than 52 weeks;
 - is not living with the applicant because they are a member of the armed forces away on operations;
 - is receiving a payment for a disability caused by the Thalidomide drug;
 - is receiving Income Support, State Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance (pensioner applicants only)¹⁴;
 - is entitled to an award of Universal Credit where the award is calculated on the basis that the non-dependant does not have any earned income (pensioner applicants only)¹⁵;
 - is a person disregarded for the purposes of council tax discount.
52. In calculating a non-dependant's income, the following are ignored:
- Attendance Allowance, Disability Living Allowance, Child Disability Payment, Personal Independence Payment, Adult Disability Payment or Armed Forces Independence Payment;

¹⁴ Non-dependant deductions are applied in the case of working-age applicants unless the non-dependant is disregarded for council tax purposes, is aged 18 and over and receiving child benefit, or is a student.

¹⁵ See footnote 14 above.

- payments made under certain specified trust funds and compensation schemes¹⁶ including analogous payments.

Temporary Absences

53. An applicant can be regarded as living in their home and therefore eligible for council tax reduction even if they are temporarily absent for certain periods. Council tax reduction is payable during periods of temporary absence if the applicant:
- is liable for council tax and the address they are temporarily absent from is their sole or main residence;
 - intends to return to live in their home;
 - is not letting or sub-letting that part of the home that they normally occupy;
 - is unlikely to be away for more than the time allowed (see below).
54. In calculating the period of absence, the first day of absence is included and the day of return is excluded.
55. With one exception (see paragraph 56), a period of absence from home must not be (or must not be expected to be) more than 13 weeks. However, this is extended to 52 weeks where the applicant is:
- a remand prisoner awaiting trial or sentence;
 - living in a bail or probation hostel, or bailed to live away from home;
 - a hospital patient (or similar medical institution);
 - receiving (or whose partner or child is receiving) medically approved treatment or care, in accommodation other than residential accommodation;
 - providing medically approved care to someone else, or caring for a child under 16 whose parent or guardian is away from home because they are receiving medically approved care;
 - absent because of fear of violence in the home or domestic abuse;
 - on an approved training course;
 - a student who is eligible for council tax reduction and they have to study abroad as part of their course;
 - in a residential care home, other than on a trial basis.
56. A period of absence from home outside Great Britain must not be (or must not be expected to be) more than 4 weeks.¹⁷ However, if the applicant is absent from Great Britain because of the death of a close relative and it is unreasonable for them to

¹⁶ See paragraph 8(10) of schedule 1 to Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for a full list of trust funds and compensation schemes.

¹⁷ In the case of absences outside Great Britain, the period of temporary absence for pensioners was reduced from 13 weeks to 4 weeks by the Council Tax Reduction Schemes (Prescribed Requirements) England (Amendment) Regulations 2016. The Council also decided to apply this policy change to working-age applicants.

return within the first 4 weeks, the Council may decide that council tax reduction can be paid for up to 8 weeks.

57. The 4-week period can also be extended to 26 weeks where the applicant is:
- a member of the armed forces on operations overseas;
 - receiving medical treatment in hospital;
 - absent because of fear of violence in the home or domestic abuse;
 - undergoing (or their partner or dependent child is undergoing) medical treatment or medically approved convalescent care in accommodation other than residential accommodation;
 - a mariner or continental-shelf worker.

Extended support - the run-on

58. Extended council tax reduction (sometimes known as the run-on) can be awarded to working-age people who have been (or their partners have been) receiving Income Support, income-based Jobseeker's Allowance or income-related Employment Support Allowance for at least 26 weeks, and who come off that benefit because they or their partners start employment as an employed or self-employed earner, or increase their hours or earnings, where that employment is expected to last 5 weeks or more. This also applies to those, including pensioners, who were receiving certain contributory benefits which end for the same reason. The qualifying contributory benefits are Incapacity Benefit, contributory Employment and Support Allowance, and Severe Disability Allowance. The qualifying rules are broadly the same as for those coming off income-related benefits.
59. Extended support can be made for up to 4 weeks starting from the beginning of the week after entitlement to a qualifying benefit ends. Support lasts for 4 weeks unless the applicant's liability for council tax ends first.
60. The amount of the extended payment is usually the amount that the applicant was entitled to during the last week that they were receiving a qualifying benefit. However, if for any reason entitlement to council tax reduction after the change of circumstances is higher, the higher amount is paid.
61. Where an applicant who is entitled to extended support moves from one local authority to another, extended support may take the form of a payment from one local authority to the other, or directly to the applicant. The amount of extended payment remains the same, that is, the amount payable in respect of the last week before entitlement to a qualifying benefit ceased. Where an applicant continues to be liable for council tax, the second authority must reduce the new amount of council tax reduction by the amount of the extended support already awarded.

62. Entitlement to council tax reduction does not end until the end of the extended support period, even if entitlement would otherwise have ended based on the applicant's new circumstances. The general rules for calculating changes of circumstances do not apply.
63. In order to ease the transition to retirement, an applicant will continue to receive a council tax reduction for a period of 4 weeks from the day after a claim for a working-age income-related benefit has ceased because they have reached the qualifying age for State Pension Credit, or for four weeks after their partner has claimed State Pension Credit.

People treated as not in Great Britain

64. Council tax reduction is payable only to those applicants who live in in Great Britain and, in some circumstances, people are treated as if they are not in Great Britain and are therefore excluded from the scheme. This applies where they do not satisfy the habitual residence test and where they are subject to immigration control.
65. The habitual residence test is in two parts: first, an applicant must show that they are habitually resident (intend to settle and make their home in the UK, Channel Islands, Isle of Man, or the Republic of Ireland). Secondly, EEA nationals (people from EU countries together with Norway, Iceland, Switzerland and Liechtenstein) must have a legal right to live in the UK and claim benefits, i.e. a 'right to reside' in the UK (known as the residence rules). These rules are satisfied if the applicant is, for example:
- a worker or is self-employed in accordance with the EEA regulations;¹⁸
 - a family member of such a worker or self-employed person;
 - a worker who has ceased activity, for example because of retirement or incapacity, or a family member of such a worker;
 - a family member of a deceased worker;
 - a refugee;
 - is receiving Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit (but this does not apply if a new applicant is receiving income-based Jobseeker's Allowance and their right to reside was decided only on the basis that they were a jobseeker or the family member of a jobseeker).
66. However, there are some circumstances in which EEA nationals have been granted leave to enter or remain in the United Kingdom but who do not satisfy the habitual residence test for the purposes of applying for council tax reduction. An EEA national who is a jobseeker is not treated as having the right to reside for the purposes of

¹⁸ The Immigration (European Economic Area) Regulations 2016. These regulations were repealed in 2020 but some provisions, including definitions, were retained under the Citizens' Rights (Application Deadline and Temporary Protection) (EU Exit) Regulations 2020.

applying for council tax reduction simply by being a jobseeker. With some exceptions in respect of Northern Ireland, EEA nationals who are granted leave to enter, or remain in, the United Kingdom solely as a result of satisfying the special immigration rules that allowed EEA citizens to remain in the UK after the withdrawal from the EU (the settlement scheme), do not satisfy the habitual residence test simply because of these provisions.¹⁹

67. British citizens returning to the UK after a period of living or working abroad have an automatic right to reside in the UK, but they do need to show that they are habitually resident in the UK.
68. An applicant who has entered the UK from Afghanistan is treated as habitually resident in the UK if they:
- have been granted leave to remain in accordance with the Afghan Relocations and Assistance Policy, the Afghan Citizens Resettlement Scheme or the previous scheme for locally employed staff in Afghanistan; or
 - left Afghanistan in connection with the collapse of the Afghan government that took place on 15 August 2021.
69. An applicant who has entered the UK from Ukraine is treated as habitually resident in the UK if they:
- were living in Ukraine immediately before the 1st January 2022 and left Ukraine in connection with the Russian invasion which took place on 24th February 2022; and
 - have been granted leave to enter or remain in accordance with the immigration rules; or
 - have a right of abode in the United Kingdom because they are British or in some cases Commonwealth citizens, or do not require leave to enter or remain because they are Irish citizens.²⁰
70. An applicant who has entered the UK from Israel, the West Bank, the Gaza Strip, East Jerusalem, the Golan Heights or Lebanon is treated as habitually resident if they:
- were living in any of the above areas immediately before 7th October 2023 and left those areas in connection with the Hamas terrorist attack in Israel on 7th October 2023 or the escalating violence in the region following the attack;
 - have been granted leave to enter or remain in accordance with the immigration rules; or

¹⁹ See regulation 12 of the Council Tax Reduction) Prescribed Requirements (England) Regulations 2012, paragraphs 4, 4A and 4B, for a full list of circumstances where an applicant has been given leave to enter or remain in the UK but who does not satisfy the habitual residence test.

²⁰ As defined in sections 2 and 3ZA of the Immigration Act 1971.

- have a right of abode in the United Kingdom because they are British or in some cases Commonwealth citizens, or do not require leave to enter or remain because they are Irish citizens.
71. An applicant who has entered the UK from Sudan is treated as habitually resident if they:
- were living in Sudan before 15th April 2023 and left in connection with the violence on 15th April 2023 in Khartoum, and across Sudan;
 - have been granted leave to enter or remain in accordance with the immigration rules; or
 - have a right of abode in the United Kingdom because they are British or in some cases Commonwealth citizens, or do not require leave to enter or remain because they are Irish citizens.
72. An applicant is also treated as habitually resident if they have been granted, or are deemed to have been granted, leave outside the rules made under section 3(2) of the Immigration Act 1971.
73. Non-EEA and non-UK nationals may be subject to immigration control and an applicant who is subject to immigration control is excluded from applying for council tax reduction. For example, this applies where an applicant:
- needs permission to enter or remain in the UK but does not yet have permission;
 - has permission to enter or remain in the UK, but only if they do not claim benefits or use other public services;
 - has been given permission to enter or remain in the UK because someone formally agreed to support them.

Students

74. A property that is wholly occupied by full-time students, for example a hall of residence, is exempt from council tax. Most students are not eligible for council tax reduction but some students who are liable for council tax can get support in specified circumstances. See Annex 8 for a full account, including the treatment of student income.

Effective dates

Date entitlement begins

75. An applicant's entitlement to council tax reduction normally begins from the start of the reduction week (Monday to Sunday) which follows the date of application. However, if an applicant becomes liable for council tax for the first time in Enfield and they are entitled to council tax reduction, their entitlement begins from the first day that they are legally liable to pay council tax, providing they apply in that reduction week.

Date from which changes in circumstances take effect

76. Changes in circumstances also take effect from the Monday following the date of change, apart from these exceptions:
- changes in an applicant's income arising from legislative changes affecting rates of income tax, personal tax reliefs, National Insurance contributions, and tax credit rates are ignored for a period of up to 30 weeks;
 - where entitlement to a benefit ceases, including a Universal Credit award, the change takes effect from the first day of the reduction week following the day immediately after the benefit ceases;
 - a change in the amount of council tax payable takes effect from the date of change;
 - a change in the amount a person is liable to pay by way of council tax (for example changes to a discount) also takes effect from the date of change;
 - if the change applies to an applicant who now has a partner, or a partner has died, or they have separated, it takes effect from the date of the change;
 - backdated payments of income are generally taken into account over an appropriate period as if they had been paid on time.
77. Where a non-dependant joins a pensioner household, or where the non-dependant's earnings increase, the change to that pensioner's council tax reduction takes effect 26 weeks after the date on which the change took place.
78. Where an applicant receives an increase in State Pension Credit and, as a result, their award of council tax reduction increases, the change usually takes effect from the week the amount of State Pension Credit alters. However, where an award of council tax reduction decreases, the change either takes effect from the week the authority is notified of the change in State Pension Credit or the date on which State Pension Credit changes if this later.

Application procedure /online applications

79. Only one partner in a couple (or a polygamous marriage) can apply for council tax reduction in respect of the same dwelling. If the partners cannot agree who should apply, the Council will decide for them.
80. Where a person who is liable to pay council tax is unable to act for themselves, and someone has been appointed to act on their behalf (for example an attorney), the person appointed can make an application on behalf of that person. Where there is no-one to act on the person's behalf, the Council may appoint someone to act. An appointee must be aged over 18 and must apply for the appointment in writing or online. The Council may accept as an appointee someone who has already been appointed by the Department for Work and Pensions to act in respect of a social security benefit. The Council has the power to revoke the appointment at any time

and the appointee may resign on giving 4 weeks' notice. If, subsequently, another person is authorised to act on the applicant's behalf (for example, an attorney) the former appointeeship ceases. The appointee must take full responsibility for all aspects of the application and is made fully aware by the Council of the duties involved, including the consequences of failing to comply with those duties.

81. An application may be made online using the online application form (see also paragraph 105 of this scheme). If an applicant has difficulty in completing the online application form, the Council provides assistance at the 4 main libraries in the borough, where applicants can receive help in completing online forms and where they can take original documents to be verified.
82. Universal Credit award notices received from the Department for Work and Pensions are automatically treated as an application for council tax reduction. In certain circumstances, for example where a Universal Credit notification does not include details of housing costs or details of other adults in the property are not included, it may be necessary for the applicant to provide additional information.
83. Housing Benefit claim forms are automatically treated as an application for council tax reduction. If an applicant receiving Housing Benefit (or Universal Credit) notifies a change of address and becomes liable for council tax for the first time, the notification is treated as an application for council tax reduction.
84. An application made online must be made using the online form provided by the Council on its website. Where an application is not properly completed, the Council may ask the applicant to complete the form correctly, with assistance if required. Where an applicant notifies the Council that they wish to apply, they are referred to the online application form. An applicant may amend or withdraw an application by emailing revs@enfield.gov.uk
85. If an application is made online and the Council considers that all the required information has not been provided, the Council will give the applicant the opportunity to provide the required information. Applicants should email supporting documentation to revs@enfield.gov.uk

Date on which an application is made

86. The date to be taken as the date on which the application is made is normally the date the application is received by the Council, or the date the applicant first notified the Council of their intention to apply, if this is followed up within one month by a properly completed application. There are some exceptions to this general rule:
 - if an applicant has been awarded State Pension Credit which includes a guarantee credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit and the council

tax reduction application is received within one month of the claim for any of the above-listed benefits, the date of application for council tax reduction is the first day of entitlement to one of those benefits;

- if an applicant or their partner is in receipt of one of the above-listed benefits when they become liable for council tax for the first time, and the council tax reduction application is received within one month of becoming liable, the date of application for council tax reduction is the date they became liable;
- where a couple's relationship comes to an end either due to separation or the death of one of them and the former partner was entitled to council tax reduction and the application is made within one month of the death or separation, the date of application for council tax reduction is the date of death or separation;
- where an application is not properly completed and is corrected within one month (or longer if the Council considers reasonable) the date of application is the date on which the first contact is made. If the incomplete application is not corrected within one month or other reasonable period, the date of application for council tax reduction is the date when sufficient information becomes available to decide the application.

Advance applications

87. An applicant may apply up to 8 weeks in advance if they anticipate that they will become liable to pay council tax during that period. The application is treated as made on the day on which liability for council tax begins.
88. Other than where an applicant is a person treated as not being in Great Britain, the Council may treat an advance application as made in the reduction week before the first week of entitlement to council tax reduction. This applies where an applicant is not entitled to council tax reduction in the week after the actual date of application, but the Council considers that they will become entitled within the next 13 weeks (17 weeks for a pensioner) unless there is a change in circumstances.

Date applications are treated as made and backdating

89. Where a pensioner applies and qualifies for council tax reduction, their application is treated as made 3 months before it was actually made (effectively all applications from pensioners are automatically backdated for a period of 3 months). Where an applicant applies for council tax reduction within one month of being awarded State Pension Credit including the guarantee credit, the three-month period cannot go back any earlier than the date of their State Pension Credit claim.
90. Where a pensioner shows a good reason for not making an application earlier, the application can be backdated to the first date that continuous good cause has been established, up to a maximum of 9 months before the 3-month automatic backdating. Where a working-age applicant shows a good reason for not making an

application earlier, the application can be backdated to the first date that continuous good cause has been established, up to a maximum of 12 months. This means that the application is backdated to the latest of a) the first day good cause is established, b) the day 12 months before the date of application, or c) the day 12 months before the date the request for backdating was made.

Evidence and information

91. Where appropriate, the Council can accept evidence submitted by post or online to support an application.
92. An applicant to council tax reduction must provide a National Insurance number for themselves and if appropriate, others for whom they are applying, or evidence that they have applied for a National Insurance number. This requirement does not apply to a:
 - child or young person;
 - person from abroad;
 - person subject to immigration control.
93. An applicant to council tax reduction must provide such evidence in support of their application as the Council considers reasonable, within one month of being notified of their duty to do so. This does not apply to an applicant who is a pensioner in respect of specified income which is ignored in the calculation of council tax reduction or whose income has been verified by The Pensions Service, where the Council has been notified of that income. The Council informs the applicant of their duty to notify any change of circumstances, and if asked by the applicant, which change of circumstances must be notified.
94. The Council can require an applicant to whom council tax reduction has been awarded (or any partner) who is at least the qualifying age for State Pension Credit, to supply information about pension fund holders and suppliers of pension fund schemes.
95. Before a decision has been made on an application, an applicant may amend or withdraw the application by notifying the Council by email at revs@enfield.gov.uk

Duty to notify changes in circumstances

96. An applicant, or a person acting on behalf of the applicant, has a duty to report changes in circumstances either before an application has been decided by the Council or after council tax reduction has been awarded. The changes to be reported are those which the applicant might reasonably be expected to know would affect entitlement, and the changes must be notified in writing, by telephone or online within a period of 21 calendar days from the day when the change occurs, or as soon

as reasonably practicable afterwards. Some types of change of circumstance do not need to be reported:

- changes in the amount of council tax payable to the council;
- changes in the ages of the applicant and their family or any non-dependants except where someone ceases to be a child or young person;
- changes which affect the amount of Income Support, income-based Jobseeker's Allowance, income-related Employment Support Allowance or Universal Credit but not the amount of council tax reduction, except where one of the benefits listed above ceases.

97. An applicant who receives State Pension Credit and who has been awarded council tax reduction does not need to report changes in circumstances except:
- any changes relating to a non-dependant's income or residency;
 - any absence from the home exceeding or likely to exceed 13 weeks, or 4 weeks if absent abroad.
98. Where State Pension Credit comprises only of Savings Credit, the applicant does not need to report changes in circumstances except the changes listed in paragraph 97 above and in addition:
- changes affecting a child living with them which may result in the amount of council tax reduction (but they do not need to report changes in the age of the child);
 - a change in an applicant's capital which takes, or may take, the total to more than £16,000;
 - certain changes in the income or capital of a non-dependant or partner.²¹

Decisions and awards

99. Once the Council is satisfied that an application for council tax reduction has been completed in the proper manner together with all the required evidence and information, it will make the decision within 14 days or as soon as practicable thereafter.
100. Having made the decision on an application, the Council will notify the applicant, or a person appointed to act on behalf of the applicant, immediately, and within 14 days in the case of any other decision. The notification of a decision on an application is normally in the form of a notification letter together with a revised council tax bill which includes:
- a reminder about the duty to report changes in circumstances and an explanation of the consequences of failing to do so;

²¹ See paragraph 9 (8) (c) of Schedule 8 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

- examples of changes that might affect entitlement to council tax reduction or its amount;
 - information about the effect of the decision on the applicant's council tax liability;
 - information about appeal procedures.
101. A new council tax bill will be issued by the Council. This will include the discount awarded as a council tax reduction and information about the appeals process.
102. An applicant who receives the Council's notification of a decision may, within one month of the date of the notification of that decision, request in writing that the Council provides a written statement setting out the reasons for its decision. The Council will send this explanation to the applicant within 14 days or soon as reasonably practicable afterwards.

Use of information

103. Where it is lawful to do so, the Council uses information provided by the Department for Work and Pensions and Her Majesty's Revenues and Customs in order to calculate entitlement to council tax reduction. Similarly, the Council shares information with those departments when it is required to do so.
104. The Council may receive, obtain, verify, record and store information relating to applications for council tax reduction, from:
- the applicant;
 - other persons in connection with applications;
 - other local authorities;
 - central government departments.
105. The Council may forward information to anyone in the Council or others authorised to act on behalf of the Council, in processing applications for council tax reduction. This is in accordance with the Council's privacy notice and the General Data Protection Regulation (GDPR).

Revisions and written statements

106. The Council may change or further change a decision at any time.
107. The Council may terminate an award of council tax reduction, in whole or in part, if the Council considers that:
- the conditions of entitlement have not been met;
 - the applicant has failed to provide information requested;
 - the application is fraudulent and/or there is deliberate misrepresentation of the facts in order to take advantage of the scheme.

Appeals

108. If an applicant is dissatisfied with the Council's decision on entitlement to council tax reduction or the amount awarded, they may write (including by email) to the Council setting out why they are dissatisfied. The Council will then consider the matter and notify the applicant in writing (usually by email), either that they do not have a case stating the reasons why, or that action has been taken to address their concerns. If the applicant is still dissatisfied, or if the Council does not address their concerns within 2 months, they may appeal to the Valuation Tribunal.

Discretionary awards

109. Where an applicant has received an award of council tax reduction under this scheme, the Council may use its discretion to reduce council tax liability further because of exceptional hardship.
110. An application may be made in writing or online.

Electronic communication

111. The Council may use electronic communication (for example via computer networks or mobile phones) in administering council tax reduction and may receive electronic communications including applications online, subject to the following conditions:
- there is an explicit authorisation given by the Council's chief executive;
 - there is an approved method of authentication;
 - approved forms are used;
 - records are maintained in a way specified by the chief executive.
112. Any applications which are not submitted in the approved manner are treated as invalid. The Council may authorise another person or persons to act as intermediaries in connection with the delivery of information electronically and its authentication.
113. Any information delivered electronically is treated as if it were delivered in any other way required by the Council's scheme if the above conditions are met. Information is treated as not delivered until it is accepted by the Council's official computer system. If, for legal reasons, it becomes necessary to prove the identity of the sender or recipient of information sent or received electronically, it is presumed to be the person named on the official computer system. Similarly, if it is necessary to prove that information sent electronically has actually been delivered to the Council, it is treated as received if it is recorded on the official computer system. Similarly, if it is not recorded as received on the official computer system it is treated as not received. And the time, date and content of any electronic communication is presumed to be that recorded on the computer system.

Annex 1 – Glossary of terms

Alternative maximum council tax reduction	A way of calculating council tax reduction where there is a second adult sharing the household who would normally be expected to contribute towards the council tax bill, but who cannot afford to do so.
Amount for living expenses	An amount of money assumed to be sufficient to cover day-to-day living expenses. ²²
Applicant	A person who has made an application to the Council for council tax reduction.
Application	An application for council tax reduction.
Armed Forces Independence Payment	A payment made in accordance with an armed and reserve forces compensation scheme.
Attendance Allowance	A benefit for people of state pension age and over that helps with the extra costs of long-term illness or disability, which can be either physical and/or mental. It is paid regardless of income and savings and is tax-free.
Boarder	A person who resides with the applicant and who makes payments to the applicant or their partner, on a commercial basis, in return for accommodation and some meals. A boarder is not a non-dependant.
Carer's Allowance	A benefit for someone caring for another person for at least 35 hours a week. It is paid regardless of income and savings but can be taxable.
Child	A person under the age of 16.
Child Benefit	A non-means-tested benefit (below income of £60k) to help with the cost of children. It is usually paid monthly to a person who is responsible for a child either aged under 16 or aged 16 to 20 in full-time education or training.
Child Tax Credit	A payment to help with the cost of children aged under 16, or 16 to 20 in full-time education or training, for whom a person is responsible. It is income-related and paid in addition to Child Benefit to people in work and out of work.
Close relative	A parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, step-parent, step-son, step-daughter, brother, sister. Where any of these close relatives is one member of a couple, the definition includes the other

²² The amounts for pensioners are set out in Schedule 2 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, and subsequent amendments. The amounts for working-age applications are decided by Enfield Council.

	member of that couple.
Concessionary payment	A payment made in certain circumstances to compensate a person for the non-payment of a benefit or a tax credit.
Council	Enfield Council, as the billing authority.
Council Tax Reduction Scheme	A scheme designed to help people in financial need pay their council tax.
Couple	Two people living in the same household who are married to, or civil partners of, each other, or are living together as though they were married or civil partners.
Disability Living Allowance	A non-means-tested, non-taxable benefit paid to people who need supervision or help with their daily or nightly care, or who have mobility problems. It has now been replaced for most people by Personal Independence Payment but is still paid for children.
Earnings	Any remuneration or profit derived from employment.
Employed earner	A person who is gainfully employed under a contract of service.
Employment and Support Allowance	A benefit paid to working-age people who have an illness, health condition or a disability which makes it difficult or impossible to work. Contribution-based Employment and Support Allowance is not means-tested but based on National Insurance contributions. Income-related Employment and Support Allowance is means-tested.
Estrangement	A breakdown of a relationship between 2 persons.
Extended reduction	A set amount of council tax reduction awarded for a specified period, usually 4 weeks.
Family	A couple, or a couple where one or both have responsibility for a child or young person living in the same household, or a lone parent who has responsibility for a child or young person living in the same household.
Financial or tax year	The period beginning 6 th April in one year to 5 th April in the following year.
Household	Not defined as such but is given its every-day meaning, taking account of factors such as the overall relationship between the parties, living arrangements and the degree to which facilities are shared. Children and young people are treated as part of the household even when temporarily absent but are not part of the household in certain specific circumstances, such as when they are living in care or formally placed with the applicant.

Housing Benefit	An income-related (means-tested) benefit paid to tenants on low incomes (either in or out of work) to help pay their rent. The scheme is administered by local authorities in accordance with national legislation.
Income Support	An income-related (means-tested) benefit paid to working-age people on low income such as carers and lone parents. It is not usually paid to someone receiving Jobseeker's Allowance or Employment and Support Allowance.
Jobseeker's Allowance	A benefit paid to working-age people who are not working (or working less than 16 hours a week) and who are available for, and actively seeking full-time work. Contribution-based Jobseeker's Allowance is not means-tested but depends on National Insurance contributions. Income-based Jobseeker's Allowance is means-tested.
Joint occupier	A person who is either the co-owner (with the applicant or their partner) of the residence or liable (with the applicant or their partner) to pay council tax. A joint occupier has a legal right to occupy the property. A joint occupier is not a non-dependant.
Local authority	An authority responsible for issuing council tax bills and providing a scheme for council tax reduction.
Lone parent	A person who has no partner and who is responsible for a child or young person living in the same household.
Macfarlane Trust	A charitable trust established to help relieve poverty or distress among those suffering from haemophilia.
Maternity leave	A period during which a woman is absent from work because she is pregnant or has given birth to a child, and after which she has the right to return to work.
Medically approved	Certified by a medical practitioner.
National Minimum Wage	The minimum amount that legally must be paid to an employed earner.
National Insurance	A form of taxation on earnings and self-employed profits paid into a fund from which some social security benefits are paid. The Department for Work and Pensions issues National Insurance numbers which are unique to each person and are required when applying for council tax reduction.
Net earnings	The amount of earnings after specified deductions such as income tax and National Insurance contributions.
Net profit	The amount treated as self-employed earnings which is

	the applicant's total profit less specified deductions such as allowable expenses.
Non-dependant	A person living as a member of the applicant's household who is not their partner, or a child or young person for whom they are responsible, with certain exceptions such as joint-occupiers, boarders and paid carers.
Non-dependant deduction	A set amount deducted from an applicant's council tax reduction as a contribution made by a non-dependant towards household expenditure.
Occupational pension	Any pension or other periodical payment made under an occupational pension scheme.
Official computer system	A computer system maintained by or on behalf of a local authority for sending, receiving, processing or storing of any information.
Paid carer	A person who lives with the applicant in order to care for them or their partner, who is employed by a charity or voluntary organisation, and where a charge is made for their services. A paid carer is not a non-dependant.
Partner	The person who is the other member of a couple.
Paternity leave	A period of leave during which a father or partner is absent from work in order to care for their new-born or newly-adopted child, after which they have the right to return to work.
Pensioner	A person who has reached the qualifying age for State Pension Credit and is not (or where there is a partner the partner is not) receiving a working-age income-related benefit.
Personal Independence Payment	A replacement benefit for Disability Living Allowance designed to provide help to people over 16 who need care or who have mobility needs. It is not means-tested or taxable.
Personal pension scheme	A pension that a person arranges individually which is based on how much is paid into the scheme and how successful the pension provider's investments are.
Polygamous marriage	Any marriage where one party is married to more than one person, and the ceremony of marriage took place under the law of a country which permits polygamy.
Public authority	A body or organisation which has a public function, for example the NHS and local authorities.
Relative	A close relative (as defined above) as well as a

	grandparent, grandchild, uncle, aunt, nephew or niece.
Remunerative work	Where a person is working for at least 16 hours a week (which may be an average) for which payment is made or which is done in expectation of payment.
Resident	An applicant is resident in a dwelling if they occupy it as their sole or main home.
Residence rules	Qualifying conditions whereby an applicant must establish that they have the right to live in the UK and intend to settle in the UK, Isle of Man, Channel Islands or Ireland and make it their home.
Second adult reduction (or second adult rebate)	Another term for alternative maximum council tax reduction (see above).
Self-employed earner	A person who is gainfully employed in Great Britain otherwise than in employed-earners employment.
Service user	A person who is consulted by, or on behalf of, certain public bodies.
State Pension Credit	An income-related (means-tested) benefit paid to pensioners on a low income. It has two components: the minimum guarantee and an additional 'savings credit' designed to reward those who have put by savings and income for retirement.
Sports award	An award made by certain specific sports councils from funds derived from the National Lottery.
Student	A person who is attending or undertaking a course of study at an educational establishment or on a qualifying course. ²³
Support or reduction week	A period of 7 days commencing on a Monday and ending on a Sunday.
Temporary absence	A period not exceeding a specified number of weeks where a person is temporarily absent from their home and intending to return to that home and has not sub-let that part of the home they normally occupy.
The Trusts	The Macfarlane Trust, the Macfarlane (Special Payments Trust) and the Macfarlane (Special Payments) (No.2) Trust.
Universal Credit	An income-related (means-tested) benefit for people of

²³ A qualifying course as defined for the purposes of parts 2 and 4 of the Jobseeker's Allowance Regulations 1996. The course must be employment-related which helps a person to acquire or enhance skills for employment, for seeking employment, or for a particular occupation. It must last for no more than 12 consecutive months and it must be a course at an appropriate level.

	working-age who are on a low income. It replaces four existing means-tested benefits, including Housing Benefit, and two tax credits.
Voluntary organisation	A body other than a public or local authority whose activities are carried out on a not-for-profit basis.
War Disablement Pension	A payment paid to people who have been injured or disabled as a result of any service in Her Majesty's Armed Forces. The amount paid depends on the severity of the disablement.
War Widow's Pension	A pension payable to the widow, widower or in some circumstances the children of someone killed in the Armed Forces or who died later because of injury in the Armed Forces.
Working-age applicant	A person who has not reached the qualifying age for State Pension Credit or who has reached that age but is receiving (or where there is a partner the partner is receiving) a working-age income-related benefit.
Working Tax Credit	An income-related payment made to someone in paid work but on a low income. Different qualifying conditions apply depending on age and hours worked.
Young person	A person who is a qualifying young person for Child Benefit purposes. The young person must be 16 or over and under 20 and on a course of full-time, non-advanced education or in approved training, or in appropriate full-time education.

Annex 2 - Polygamous marriages

A polygamous marriage means any marriage where one party is married to more than one person, and the ceremony of marriage took place under the law of a country which permits polygamy. The amount for living expenses for polygamously married couples not receiving Universal Credit is calculated by awarding the highest amount applicable to the applicant and one of their partners. An additional amount is awarded for each other partner and is the difference between the allowance for a single person aged 25 or over and a couple aged 18 or over (see Appendix 1). The amounts awarded for children and other components are the same as for other applicants.

Where an applicant is polygamously married they are treated as possessing the income and capital of all partners to the marriage with whom they share the household.

Where a person who is polygamously married lives as a non-dependant member of an applicant's household, only one non-dependant deduction is made, but the amount deducted is the highest applicable after taking account of the circumstances and income of all partners in the marriage.

Annex 3 - Childcare charges

Where incurred, childcare charges can be deducted from income where the applicant is:

- A lone parent who is working at least 16 hours a week;
- A member of a couple both of whom are working at least 16 hours a week;
- A member of a couple one of whom is working and the other is incapacitated,²⁴ in hospital or in prison.

For the purposes of childcare charges an applicant can be treated as working during the first 28 weeks of a period of sickness providing they were in work immediately before getting a specified sickness or disability benefit (or appropriate National Insurance credits). Also, an applicant can be treated as working if they are absent from work, on maternity, adoption, parental bereavement leave, shared parental or paternity leave, providing they were in work immediately before the leave began and is entitled to statutory, maternity, adoption, paternity, or shared parental pay; or maternity allowance.

To be eligible, the childcare charges must be:²⁵

- paid by the applicant or their partner;
- in respect of a child who is a member of the applicant's family;
- in respect of a period from the birth of a child until the day before the first Monday in September following the child's 15th birthday (16th birthday if the child is disabled);
- for care provided by specified care providers, for example registered child minders;
- for care provided out of school hours by a school, on school premises, or by a local authority. This applies to children aged from 8 years until the day before the first Monday in September following their 15th birthday (16th birthday if disabled).

The following childcare charges are ineligible:

- payments in respect of the child's compulsory education;
- payments made by an applicant to their partner (or vice versa) in respect of any child for whom they are responsible;

²⁴ For a definition of 'incapacitated', see regulation 25 (10-12) to schedule 1 of the Council Tax Reduction (Prescribed Requirements) (England) Regulations 2012. This definition applies to both pensioners and working-age applicants in the Enfield scheme.

²⁵ See regulation 25 (5-8) to schedule 1 of Council Tax Reduction (Prescribed Requirements) (England) Regulations 2012 for a full list of eligible charges and care providers.

- payment for care provided by a relative of the child which wholly or mainly takes place in the child's home.

Childcare charges are estimated over an appropriate period of no more than one year in order to arrive at an accurate average weekly charge.

Annex 4 - Definition of earnings as an employed earner

(This annex applies to applicants not receiving Universal Credit.)

The definition of earnings includes the following:

- any bonus or commission;
- payments to compensate for loss of earnings but not redundancy payments;
- payments in lieu of notice or payments intended as compensation for loss of employment;
- holiday pay but not if it is paid more than 4 weeks after employment ends;
- payments made for a period when no actual work has been carried out, for example a retainer;
- any expenses which are not 'wholly, exclusively and necessarily incurred' in connection with employment such as travelling expenses between home and work;
- compensation for unfair dismissal from work and any other payment made under employment rights legislation;
- any statutory sick pay, maternity pay, paternity pay, adoption pay, and statutory parental bereavement pay;
- payments made by or on behalf of an employer to an applicant who is on maternity or paternity leave, adoption leave or is absent from work because of illness;
- non-cash vouchers which have been counted when calculating liability to pay National Insurance contributions.

The definition of earnings does not include:

- payments in kind except for non-cash vouchers as above;
- expenses which are 'wholly, exclusively and necessarily incurred' in connection with employment;
- any occupational pension;
- expenses arising from participation in consultation exercises on behalf of specified public authorities;
- In respect of pensioners, any payment of compensation from an employment tribunal in respect of unfair dismissal or unlawful discrimination.

Annex 5 - Calculation of self-employed earnings

(This annex applies to applicants not receiving Universal Credit.)

The earnings of a self-employed earner are the gross income from the employment. Local authority payments to foster parents, and certain kinship carers, are not treated as self-employed earnings but as income other than earnings.²⁶ The following are also not regarded as self-employed earnings: payments by a boarder living in the applicant's accommodation, and sports awards.

Royalties, copyright, design, patent, trademark and Public Lending Right Scheme payments are taken into account over a set period of weeks. The number of weeks is obtained by dividing the amount of the payments by the amount of council tax reduction which would be payable had the applicant not received the payments, plus the amount that would normally be ignored in their case.

The earnings to be taken into account are the net profit from the business less any amount which is ignored under Appendix 5. Where a self-employed applicant is a partner (or a share fisherman) the net profit is their share of the profit.

In order to arrive at a figure for net profit, the following expenses are deducted from gross earnings:

- any expenses 'wholly and exclusively' incurred including repayments of capital on business loans for the replacement of equipment or machinery, or the repair of existing business assets (after any insurance payments);
- appropriate income tax and National Insurance contributions;
- one half of any sum paid periodically in respect of a personal pension scheme;
- net payments of VAT and interest payments on loans taken out for the purposes of the applicant's business.

The following items are not considered to be expenses:

- capital expenditure;
- depreciation of any capital asset;
- any sum earmarked for setting up or expanding the business;
- losses incurred before the period over which the earnings are calculated;
- repayment of capital on business loans;
- any debts owed to the business except certain irrecoverable debts;
- expenses that the Council consider have not been reasonably incurred.

Special arrangements apply in assessing the net profit of childminders. The net profit is one third of the earnings less income tax, National Insurance contributions and one half of the payments to a personal pension scheme.

²⁶ See paragraph 21 of Schedule 1 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for a full definition.

Where an applicant has more than one employment as a self-employed earner, any losses incurred in any one of their employments cannot be offset against their earnings in any other of their employments.

Annex 6 - Calculation of income other than earnings

(This annex applies to applicants not receiving Universal Credit.)

The following are examples of how an applicant's income other than earnings is calculated:

- where a benefit payment, for example Income Support, includes a deduction to recover an overpayment, it is the gross amount of the benefit that is taken into account;
- where an applicant is receiving a reduced rate of contributory Employment and Support Allowance because of a sanction, it is the full amount that is taken into account;
- where tax credit for the current tax year includes a deduction to recover an overpayment of tax credits for the previous year, it is the tax credit less the deduction that is taken into account;
- where a student applicant in receipt of a student loan leaves their course prematurely, they are treated as having the same weekly income from the loan as if they had completed the course, but only for the period during which they attended the course.

Annex 7 - Income which is treated as capital and capital treated as income

The following income is treated as capital:

- occasional bonus payments to part-time coastguards, fire-fighters, and those manning lifeboats;
- refunds of income tax deducted from profits or emoluments chargeable to income tax under Schedule D or E;
- any holiday pay which is paid more than 4 weeks after the employment ends;
- with some exceptions (see Appendix 6) any income derived from capital but only from the date it is normally due to be credited to the applicant's account;
- any advance of employed earnings or any loan made by the applicant's employer;
- except for payments made by certain specified²⁷ trust funds, any charitable or voluntary payment which is not made, or due to be made, at regular intervals;
- the gross receipts of any commercial activity undertaken by a self-employed applicant receiving council tax reduction, but only if those receipts were payable into a special account;
- any arrears of subsistence allowance which are paid to an applicant as a lump sum;

²⁷ For the full list of specified trusts, see Appendix 5 to this scheme under 'Compensation' on page 47.

- in the case of pensioners, any arrears of working tax credit, child tax credit or state pension credit paid after an award of council tax reduction has been made;
- in the case of working age applicants, any arrears of working tax credit and child tax credit;
- any payment made through an approved trust for providing assistance to a disabled person whose disabilities were caused by the Thalidomide drug.

The following capital is treated as income:

- capital paid by instalments outstanding at the date the application is made (or treated as made) which, together with other capital, would take the applicant over the capital limit;
- payments received under an annuity;
- a career development loan paid under section 2 of the Employment and Training Act 1973;
- periodic payments to the applicant as a consequence of personal injury.

Annex 8 - Students

Pensioner students are eligible for council tax reduction if they are liable for council tax and satisfy the other eligibility conditions. The student income of a pensioner is not taken into account in any award.

To be eligible for council tax reduction, a working-age student must be liable for council tax and be in one of the following categories:

- receiving Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance;
- a lone parent;
- a student who has a full-time student partner one of whom has responsibility for a child or young person;
- disabled and would be entitled to a disability premium or a severe disability premium;
- a single foster carer;
- treated by the Department for Work and Pensions as incapable of work (or having limited capability for work) for a continuous period of at least 196 days;
- under 21 and not in higher education;
- under 20 and someone receives Child Benefit for them;
- receiving a Disabled Student's Allowance for deafness;
- have interrupted their course due to illness or caring responsibilities (with the approval of their college or university) for the period between their illness or caring responsibilities ending when they return to University, but only if they do not receive student finance during that time;
- covered by medical evidence saying that they have not been able to work due to illness or disability for at least 28 weeks;

- a part-time student.

Calculation of grant income

A student's grant income is taken fully into account, except payments for the following:

- tuition or examination fees;
- in respect of disability;
- residential study away from their normal place of study;
- maintaining a home away from their normal place of study;
- £390 for the cost of books and equipment, £303 for travel expenses, whether or not the costs are actually incurred (but only where the student does not have or is treated as not having a student loan);
- childcare costs for a dependent child;
- higher education bursary for care leavers;
- the grant for dependants known as the parents' learning allowance.

Grant income is normally apportioned on a weekly basis over the period of study (see definition below) for which it is paid.²⁸ This generally means the period beginning with the start of the course and ending with the last day of the course. If the grant is paid for a different period to the period of study, it is taken into account over that different period. In the case of a sandwich course, any periods of work experience are excluded from this calculation.

A student may receive other income (for example a gift) to cover expenditure necessarily incurred in respect of the above items. However, where that income is greater than the cost of the item(s) for which it is intended, any excess is taken into account as income. For example, if a student is given £400 for the cost of books, £390 would be ignored and £10 taken into account.

Calculation of student loans

A student loan (or a postgraduate master's or doctoral degree loan) is treated as income. This also applies where a student does not have a loan but could obtain one. If a student is treated as having a loan it is the maximum amount available (or in the case of a postgraduate master's or doctoral degree loan 30% of the maximum available) which is treated as income.

£10 of the weekly amount is ignored. A fixed amount of £390 towards the cost of books and equipment, and £303 towards the cost of travel is deducted from the loan income, whether or not the costs are actually incurred.

Any loan taken out by a student to pay their fee contribution to an educational establishment is ignored.

²⁸ The main exception relates to grants for dependants in certain circumstances. These are divided equally over 52 or 53 weeks as appropriate.

Any special support loan to defray the cost of books, equipment, travel or childcare incurred for the purpose of attending a designated course, is ignored in calculating a student's income.²⁹

Loan income is calculated by dividing the amount of the loan, less any amount that is ignored, by the number of weeks in the period of study for which it is paid. This means:

(a) where the course is of a single academic year's duration or less, from the first day of the single academic year, or the first day of the course, and ending with the last day of the course.

(b) where the academic year of the course starts other than on 1st September, from the first day of that academic year, ending with the last day of that academic year, but excluding weeks falling entirely within the long vacation.

(c) in respect of the final academic year of a course which is not of a single year's duration, from the beginning of either (i) the first day of that academic year, or (ii) where the final academic year starts on 1st September, the earlier of 1st September or the first day of the autumn term and ending with the last day of the course.

(d) in any other case, from the first week in September or the first day of the autumn term and ending with the last day of June.

Other issues

Any discretionary access funds paid periodically by a college or university are ignored unless intended for and used for specified basic needs,³⁰ in which case the funds are fully taken into account, less £20 a week. In particular, access funds are ignored as income where they are paid after 1st September or after the first day of the course in anticipation of a student receiving a student loan, or are paid before the first day of the course in anticipation of the applicant becoming a student.

Where access funds are paid by way of a lump sum, the lump sum is treated as capital. However, where the lump sum is used for items other than specified basic needs it is ignored for a period of 52 weeks from the date of payment.

Where a student's partner has been assessed for a contribution to his grant or loan, that contribution is taken into account as income, but an equal amount of the partner's income is ignored.

For the purposes of this scheme, the following definitions apply:

Academic year - the period of twelve months beginning on 1st January, 1st April, 1st July or 1st September, according to whether the course begins in the winter, the spring, the summer or the autumn. But if students are required to begin attending the course during August or

²⁹ See regulations 2(5), 3(5), 4(5) and 5(5) of the Social Security (Treatment of Postgraduate Master's Degree Loans and Special Support Loans) (Amendment) Regulations 2016.

³⁰ The basic needs are food, ordinary clothing or footwear, household fuel or rent, or any council tax or water charges for which the applicant (or a member of their family) is liable.

September and continue attending through the autumn, the academic year of the course begins in the autumn rather than the summer.

Course of study - any course of study, whether or not it is a sandwich course, and whether or not a grant is made for undertaking or attending it.

Full-time student - a person who is attending or undertaking a full-time course of study, including a student on a sandwich course. A funded course of study is usually regarded as full-time if it involves over 16 hours of guided learning a week. Whether or not an unfunded course is full-time depends on the nature of the course as a whole.³¹

Grant - any kind of grant or award other than a payment from access funds. It includes any scholarship, studentship, exhibition, allowance or bursary. It does not include an educational maintenance allowance (or analogous payments).

Period of study - this is defined as follows:

- a) in the case of a course of study for one year or less, the period beginning with the start of the course and ending with the last day of the course;
- b) in the case of a course of study for more than one year, in any year other than the final year of the course, the period beginning with that year's start and ending with either: (i) the day before the start of the next year of the course in a case where the student's grant or loan is assessed at a rate appropriate to their studying throughout the year; or (ii) in any other case, the day before the start of the normal summer vacation appropriate to their course;
- c) in the final year of a course of study of more than one year, the period beginning with that year's start and ending with the last day of the course.

Qualifying course - as defined for the purposes of parts 2 and 4 of the Jobseeker's Allowance Regulations 1996. The course must be employment-related which helps a person to acquire or enhance skills for employment, for seeking employment, or for a particular occupation. It must last for no more than 12 consecutive months and it must be a course at an appropriate level.

Sandwich course³² – consists of alternate periods of full-time study in an institution and periods of work experience. The student attends full-time study for at least 18 weeks in each year.

Student - a person who is attending or undertaking a course of study at an educational establishment or who is on a qualifying course.

Student loan – a loan towards a student's maintenance.

³¹ For a fuller definition of full-time course of study used in this scheme see regulation 53 (1) of the Housing Benefit Regulations 2006.

³² See regulation 2(9) of the Education (Student Support) Regulations 2008 for more detail.

Appendix 1 - Living expenses

(This appendix does not apply to applicants receiving Universal Credit – see Appendix 3.)

The amounts for living expenses consist of amounts for the applicant and, where appropriate, their partner (known as personal allowances), amounts for children and young people, and additional amounts, known as premiums, mainly for disability and caring responsibilities.

Amounts for the applicant	£ per week
Single person aged between 18 and 24	71.70
Single person (any age) on full Employment and Support Allowance	90.50
Single person aged between 25 and pension age	90.50
Lone parent below pension age	90.50
Couple below pension age	142.25
Single person or lone parent who has reached pension age before 1 st April 2021	235.20
Single person or lone parent who has reached pension age on or after 1 st April 2021	218.15
Couple, where one or both members have reached pension age before 1 st April 2021	352.00
Couple, where both members have reached pension age on or after 1 st April 2021	332.95
Amounts for children, young people	£ per week
Dependent child/young person aged under 20 ³³	83.24

³³ This was limited to 2 children/young persons from 1st April 2018 in the prescribed scheme which applies to pensioners. The Council also decided to apply the two-child limit to working-age applicants from 1st April 2018, but only for new applications for a council tax reduction or where an applicant becomes responsible for a child or young person after 1st April 2018.

Premiums	£ per week
Family premium	19.15
Family premium (lone parent in certain circumstances)	22.20
Disabled child premium (for each child)	80.01
Carer premium	45.60
Disability premium for a single applicant	42.50
Disability premium for a couple	60.60
Enhanced disability premium for a single applicant	20.85
Enhanced disability premium for a couple	29.75
Enhanced disability premium for a child	32.20
Severe disability premium for a single applicant	81.50
Severe disability premium for a couple (one qualifies)	81.50
Severe disability premium for a couple (both qualify)	163.00
For certain applicants in receipt of Employment and Support Allowance	£ per week
Work related activity component ³⁴	35.95
Support component	47.70

³⁴ The work-related activity component was withdrawn from April 2017 and is only now payable to those applicants who are transitionally protected.

A brief explanation of qualifying conditions for the various premiums:

Family Premium

This applies where the applicant's family includes at least one child or young person. It was abolished from 1st May 2016 in the prescribed pensioner scheme, and the Council has also decided to withdraw it for working-age applicants.³⁵

Disabled child premium

This applies where an applicant or partner is responsible for a child or young person living in their household who meets at least one of the following conditions:

- is blind;
- receives Disability Living Allowance;
- receives Child Disability Payment;
- receives Personal Independence Payment;
- receives the Adult Disability Payment;
- receives an Armed Forces Independence Payment; or
- would receive one of these benefits if they were not in hospital.

The disabled child premium is paid for each child who satisfies one of the above conditions. It is also paid for a period of 8 weeks following the death of child or young person, provided that Child Benefit is paid following the death.

Carer Premium

This applies where an applicant or partner is entitled to Carer's Allowance (including where Carer's Allowance is not paid because of overlapping benefit rules). The applicant must have made a claim for Carer's Allowance in order for the premium to apply.

Entitlement to the carer premium continues for eight weeks after caring or entitlement to Carer's Allowance ceases, or where the person being cared for has died. The period of eight weeks begins on the Sunday following the death, or from the date of the death if this is a Sunday.

³⁵ The higher rate of family premium for lone parents was abolished in April 1998 but, because of transitional provisions, it still applies to a lone parent who was entitled to Council Tax Benefit on 5th April 1998, has remained a lone parent, and has continuously been entitled to Council Tax Benefit and, from April 2013, a reduction under this scheme. Applicants may still receive a family premium if they have been continuously entitled to CTR from 1st May 2016.

If entitlement to Carer's Allowance ends for any other reason, the premium will continue to apply for eight weeks.

If both the applicant and their partner qualify for a carer premium, two premiums are paid.

Disability premium

This applies where an applicant or their partner is under the qualifying age for State Pension Credit and either registered blind or receiving:

- Disability Living Allowance;
- Personal Independence Payment;
- Adult Disability Payment
- Armed Forces Independence Payment;
- Working Tax Credit with a disability element;
- Attendance Allowance;
- Constant Attendance Allowance;
- War Pensioners' Mobility Supplement;
- Severe Disablement Allowance;
- Incapacity Benefit.

It is also paid where the Department for Work and Pensions has decided that an applicant has been treated as incapable of work continuously for a period of not less than 196 days where they are terminally ill, or 364 days in any other case.

Enhanced disability premium

This applies where an applicant or their partner or a member of their family is under the qualifying age for State Pension Credit and receiving the disability premium or income-related Employment Support Allowance, and one of the following:

- Personal Independence Payment daily living component at the standard or higher ('enhanced') rate;
- Armed Forces Independence Payment;
- Disability Living Allowance care component at the highest rate;
- The care component of Child Disability Payment at the highest rate;
- The daily living component of the Adult Disability Payment at the enhanced rate.

Or an applicant is in the support group for income-related Employment Support Allowance.

Severe disability premium

This applies where an applicant is receiving the disability premium or income-related Employment Support Allowance, and one of the following qualifying benefits:

- Personal Independence Payment daily living component;

- Armed Forces Independence Payment;
- Disability Living Allowance care component at the middle or highest rate;
- Attendance Allowance (or Constant Attendance Allowance paid with Industrial Injuries Disablement Benefit or War Pension);
- The daily living component of Adult Disability Payment at the standard or enhanced rate.

A further condition is that there are no non-dependants aged 18 or over is living with the applicant, unless they are in one of these situations:

- they receive a qualifying benefit;³⁶
- they are registered blind;
- they are a boarder or sub-tenant (but not a close relative);
- they make separate payments to the landlord.

The severe disability premium is not paid if someone is receiving Carer's Allowance, or the carer's element of Universal Credit, for looking after the applicant.

Couples receive the higher amount of severe disability premium if both of them are eligible, or the lower amount if:

- someone receives Carer's Allowance, or the carer's element of Universal Credit, for looking after only one member of the couple; or
- only one member of the couple meets the eligibility criteria and the other is registered blind.

³⁶ The qualifying benefits are Attendance Allowance, the care component of Disability Living Allowance at the highest or middle rate, or the daily living component of Personal Independence Payment at the standard or enhanced rate.

Appendix 2 - Alternative Maximum Council Tax Reduction (or Second Adult Reduction)

(This appendix applies only to pensioners.)

Applicants may qualify for council tax reduction through the alternative maximum council tax reduction route, sometimes known as the second adult reduction or rebate. This is where there is a second adult (or adults) sharing the household who would normally be expected to contribute towards the council tax bill, but who cannot afford to do so. The amount of the reduction depends on the income of the second adult:

Where the second adult or all second adults are in receipt of Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or State Pension Credit.	25% ³⁷
Where the gross income of the second adult, or where there is more than one second adult, their aggregate income (ignoring income from income-related benefits) is less than £265 per week.	15%
As above, but where the income is £265 per week but less than £344 per week.	7.5%
Where a dwelling would be wholly occupied by students (who are not entitled to council tax reduction under the main scheme) but for the presence of one or more second adults in receipt of an income-related benefit.	100%

In calculating a second adult's gross income, payments of Attendance Allowance, Disability Living Allowance, Personal Independence Payment or Armed Forces Independence Payment are ignored. Payments from certain specified trusts such as the Macfarlane Trust are also ignored.

³⁷ Where an applicant is jointly liable for council tax with one or more persons in the household (other than their partner), the amounts in this table are divided by the number of persons who are jointly liable.

Appendix 3 – Applicants receiving Universal Credit

For applicants receiving Universal Credit, the amount of council tax reduction awarded is entirely dependent on whether or not they are working and, if so, the amount of their net earned income. The Council uses the calculation of net earnings provided by the Department for Work and Pensions. The weekly earnings to be applied are based on the earnings of the applicant and, where appropriate, their partner.

Earnings bands

The maximum percentage amount of reduction awarded to applicants receiving Universal Credit depends on:

- household status (single, couple, family/lone parent with one child, family/lone parent with 2 or more children);
- where total earnings fall in the income ranges listed in the table below; and
- whether or not they are in a protected group.

Band	Single person	Couple	Family or lone parent (1 child)	Family or lone parent (2 children or more)	Maximum amount	Maximum amount (protected group)
	Net weekly earned income					
1	£0	£0	£0	£0	50%	100%
2	£0.01- £55.00	£0.01- £55.00	£0.01- £55.00	£0.01- £55.00	50%	100%
3	£55.01- £104.60	£55.01- £148.64	£55.01- £203.69	£55.01- £258.74	40%	85%
4	£104.61- £159.65	£148.65- £203.69	£203.70- £258.74	£258.75- £313.79	30%	70%
5	£159.66- £214.70	£203.70- £258.74	£258.75- £313.79	£313.80- £368.84	20%	55%
6	£214.71 and above	£258.75 and above	£313.80 and above	£368.85 and above	10%	40%

The protected groups are:

- War widows;
- All single people under 25 years old, including care leavers.

If an applicant's earnings go up or down but stay within the same band, the amount of council tax reduction payable will not change.

The Council may vary the earnings bands and/or the percentages each financial year.

No account is taken of the unearned income (such as disability benefits).

Households living in a property in a higher council tax band than band C are restricted to the amount of council tax liability for a band C property.

Overall conditions

The overall conditions for applicants who receive Universal Credit to receive financial assistance from the scheme are that they:

- live in the property as their main home; and
- are liable to pay council tax; and
- meet the residence rules; and
- have capital not exceeding £16,000, as determined by the Department for Work and Pensions in the Universal Credit claim; and
- are entitled to and receiving Universal Credit; and
- have made an application for assistance from the scheme, which includes an expression of interest notified by the Department for Work and Pensions to the Council.

Appendix 4 - Earnings that are ignored fully or in part

(This appendix does not apply to applicants receiving Universal Credit – see Appendix 3.)

Earnings paid before the first day of entitlement

Where an applicant ceases employment as an employed earner because of retirement and is entitled to retirement pension (or would be if they satisfied the contribution conditions), their earnings are ignored from the date after the employment has been terminated.

Where an applicant ceases employment as an employed earner, for reasons other than retirement, before the first day of entitlement to council tax reduction, their earnings are ignored except for certain specified payments.³⁸

Where an applicant has not ceased employment, but their working hours have decreased to fewer than 16, or they are ill or on maternity leave before the first day of entitlement to council tax reduction, the earnings are ignored other than specified payments such as statutory sick pay, statutory maternity pay, paternity or shared parental pay.

The above paragraphs also apply when an applicant has been working part-time (fewer than 16 hours a week) and that employment either comes to an end or is interrupted.

Similar arrangements apply when employment or part-time employment as a self-employed earner comes to an end: earnings, other than royalties or analogous payments, are ignored from the date the employment ended.

Earnings paid when council tax reduction has been awarded

The applicant's earnings which are ignored are shown in the table below. The amounts shown are not cumulative.

Amount ignored	Circumstances which must apply
All	Where the applicant is receiving Income Support, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance, because earnings will already have been taken into account in assessing entitlement to these benefits. ³⁹
£20	Entitled to a disability or severe disability premium, work-related activity or support component of Employment and Support Allowance or a carer premium. (NB £20 in total for couples.)
£25	Lone parent.
£10	Couples where £20 is not ignored.
£20	Where the applicant receives earnings from employment as a part-time fire fighter, auxiliary coastguard, manning or launching a lifeboat or being a member of any territorial or reserve force. (NB £20 in total for couples if they are both employed in this way.)

³⁸ The specified payments are retainers, compensation for unfair dismissal, payments deemed to be earnings, guarantee payments, and remuneration on suspension from work on medical or maternity grounds following a complaint to an employment tribunal.

³⁹ See Appendix 3 of this scheme for the treatment of earnings where applicants receive Universal Credit.

£5	Single person where £20 is not ignored.
All	Earnings of a child or young person.

Where £20 of an applicant's earnings are ignored under the above provisions within a period of 8 weeks of reaching pension age, and they continue in employment, £20 of their earnings continue to be ignored, providing there is entitlement to council tax reduction. This also applies if there is a break which does not exceed 8 weeks in either their employment or entitlement to council tax reduction, following the first day in respect of which an award of council tax reduction is made under this scheme.

If earnings are paid abroad and cannot be transferred to the United Kingdom they are ignored whilst the situation exists. If earnings paid in a different currency have to be converted into sterling, any banking charge or commission is ignored.

In addition to the amounts listed in the table above a further £17.10 is ignored where the applicant:

- qualifies for a 30-hour element in the calculation of their Working Tax Credit;
- is aged at least 25 and who works for at least 30 hours a week or who has a partner who does so;
- has a partner and one of them is working 16 hours or more a week and whose family includes at least one child or young person;
- is a lone parent working 16 hours a week or more;
- is working or their partner is working 16 hours or more a week and is entitled to a disability premium, a work-related activity component or a support component of Employment and Support Allowance.

Appendix 5 - Income other than earnings that is ignored fully or in part⁴⁰

(This appendix does not apply to applicants receiving Universal Credit – see Appendix 3.)

Income wholly ignored – benefit payments:

- Attendance Allowance, Disability Living Allowance, Personal Independence Payment Armed Forces Independence Payment and any mobility supplement paid to members of the armed forces;
- all income where the applicant is receiving Income Support, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance;⁴¹
- any concessionary payment made to compensate for non-payment of any of the benefits mentioned above, or Universal Credit;
- War Disablement Pension, a War Widow's or War Widower's Pension and certain analogous payments;
- Christmas bonus for pensioners;
- Guardian's Allowance;
- Child Benefit;
- Housing Benefit;
- Discretionary Housing Payments;
- payments made under a local welfare provision (formerly part of the Social Fund);
- any increase in the rate of social security benefits for a dependant who is not a member of the applicant's family.

Income wholly ignored – expenses:

- any payment made for travelling or other expenses relating to participation in a recognised work programme;
- any payment made for expenses incurred for unpaid voluntary work;
- payments arising from participation in consultation exercises undertaken by certain public bodies;
- payments for expenses to attend a court of law (for example, travel, subsistence and accommodation), for example to attend jury service or when acting as a witness;
- payments for NHS travelling expenses and remission of charges made by the NHS;
- any payment of expenses in respect of an employed earner that is 'wholly, exclusively and necessarily incurred'.

Income wholly ignored – other:

- charitable and voluntary payments, but not where the payment is made by a former partner of the applicant, or former partner of any member of the applicant's family or the parent of a child or young person where they are a member of the applicant's family;

⁴⁰ See Schedule 5 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for a full list.

⁴¹ See Appendix 3 of this scheme for the treatment of income where applicants receive Universal Credit.

- any of the following payments made to the applicant in consequence of their personal injury: from a trust, from an annuity following any agreement or court order or from funds derived from a payment made, or from a payment received under any agreement or court order; but not where the payment is made by a former partner of the applicant, or former partner of any member of the applicant's family or the parent of a child or young person where they are a member of the applicant's family;
- any payment made to the applicant as a holder of the Victoria Cross, the George Cross or any analogous payment;
- payments made from the Macfarlane and similar trusts, and certain analogous payments;
- any payment made under the Assisted Prison Visit's Scheme set up to help relatives or other persons to visit persons in custody;
- payments akin to education maintenance allowance;
- training allowances paid under section 2 of the Employment and Training Act 1973 except where they are paid instead of a social security benefit or they are paid for cost-of-living expenses;⁴²
- any payment made under the Employment Services Access to Work scheme for disabled people;
- direct payments made to disabled people to buy services and direct payments in lieu of health care;
- payments made by a local authority to enable the applicant or their partner to live independently;
- payments made in consequence of a reduction in council tax;
- a parental contribution taken into account in calculating a student's grant or loan, and payments where there is not a grant or loan up to a limited extent;
- payments made to the applicant by a child, young person or non-dependant;
- child maintenance payments except when paid by the applicant or their partner (working-age applicants);
- certain payments made in respect of adoption, fostering and provision of respite care;
- payments made in lieu of vouchers for Healthy Start food and vitamins or for milk tokens;
- income in kind;
- income derived from capital in most circumstances;
- income from abroad that cannot be transferred to the United Kingdom;
- any banking charges or commission to convert a payment of income into sterling;
- payments received under an insurance policy taken out against the risk of being unable to maintain certain loan repayments, but only to the extent that the payments cover the applicant's loan commitments together with any premiums;

⁴² These cost-of-living expenses are for food, ordinary clothing or footwear, household fuel or rent, or any council tax or water charges for which the applicant (or a member of their family) is liable.

- income from an annuity purchased with a loan, taken out by a pensioner and secured on a home in which the applicant lives;
- discretionary payments made to a pensioner by a trust (unless paid to meet living expenses or housing costs in which case only up to £20 of the income is ignored);
- tax on income which is otherwise taken into account;
- payments of income which are treated as capital under this scheme;
- payments in respect of certain NHS charges, for example dental treatment;
- sports awards, unless they are intended for specified basic needs;⁴³
- payments made in connection with the Homes for Ukraine scheme.⁴⁴

Income partially ignored

- £15 of any Widowed Mother's Allowance or Widowed Parents' Allowance;
- £15 of maintenance payments other than child maintenance (working-age applicants);
- £15 of maintenance payments in respect of a child or young person (pensioners);
- £20 of payments to the applicant made by sub-tenants of the applicant's home with a formal liability to pay rent;
- £20 of payments made by a boarder plus half the amount in excess of £20;
- payments of Working Tax Credit up to £17.10 where the full £17.10 cannot be ignored under Appendix 4 of this scheme (see page 48).

(Some income ignored is subject to an overall maximum of £20.)

⁴³ See footnote 43 above for the definition of basic needs.

⁴⁴ the Homes for Ukraine scheme means the Homes for Ukraine sponsorship scheme which was announced in Parliament on 14th March 2022. See regulation 17 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, inserted by the Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2023.

Appendix 6 - Capital that is ignored⁴⁵

(This appendix does not apply to applicants receiving Universal Credit – see Appendix 3.)

Property

- the dwelling normally occupied by the applicant as their home including any garden, garage and outbuildings;
- premises occupied wholly or partly by a partner, relative or any member of the applicant's family as their home where that person has attained the qualifying age for State Pension Credit or is incapacitated;⁴⁶
- premises occupied by a former partner as their home providing that the applicant is not estranged or divorced from their former partner, nor where the applicant had formed a civil partnership that has been dissolved;
- any premises that the applicant acquires, or is taking legal advice or proceedings to possess, and intends to occupy as their home within 26 weeks from the date of acquisition, or from the date on which they took legal advice or proceedings, or within a longer period if the Council considers reasonable;
- any sum solely attributable to the sale of premises formerly occupied by the applicant as their home which is to be used for the purchase of other premises that they intend to occupy as their home within 26 weeks of the sale, or a longer period if the Council considers reasonable and necessary to secure the purchase;
- the applicant's former home which they left following estrangement, divorce or dissolution of a civil partnership for a period of 26 weeks from the date on which the applicant left the home. Where the applicant's former home is occupied by the former partner who is a lone parent, the value of the home is ignored so long as the former partner continues to occupy the home;
- for 26 weeks or longer if reasonable, the value of any premises which the applicant is taking reasonable steps either to dispose of, or to obtain possession of, or which they intend to occupy after essential repairs or alterations;
- for 26 weeks or longer if reasonable, any grant made by a local authority in order to help purchase premises that an applicant intends to occupy as their home or for essential repairs or alterations to be carried out and make fit for occupation;
- deposits held by a housing association, and (for 26 weeks or a longer period if the Council considers reasonable) deposits that were so held and earmarked for buying a home;
- for a period of 52 weeks, any sum of money paid to, or on behalf of, the applicant for the sole purpose of buying a property which they intend to occupy as their home, or to meet the cost of essential repairs or alterations to that home;

⁴⁵ See Schedule 6 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 for a full list.

⁴⁶ The term 'incapacitated' is not defined in this context but should be given its broad meaning.

- any future interest in property (for example where a person has been left property for life that the applicant is due to inherit on their death) but not where the applicant has granted a lease or tenancy including sub-leases or sub-tenancies;
- payments for repair to, or replacement of, personal possessions, repairs or improvements to the home, for a period of 26 weeks or a longer period if the Council considers it reasonable;
- for a period of 52 weeks, payments under an insurance policy for the loss or damage to the property, occupied by the applicant as their home, and their personal possessions;
- the business assets owned wholly or partly by the applicant while working for the business, but where they cease working, the value of the business assets are ignored only for a period in which the Council decides is reasonable to allow for the disposal of such assets;
- the business assets owned wholly or in part by the applicant where they would be working but for an illness or disability, and intends to re-engage in that business on recovery, for a period of 26 weeks, or within a longer period that the council considers reasonable.

Benefits

- capital already taken into account when the applicant is receiving Universal Credit, Income Support, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance;⁴⁷
- payments of arrears or compensation in respect of any specified benefit⁴⁸, discretionary housing payment, and tax credit, for a period of 52 weeks from the date of receipt of those arrears;
- payments made under a local welfare provision (formerly part of the Social Fund) sometimes known as occasional assistance;
- any payment of a Widowed Parent's Allowance made to the survivor of a cohabiting partnership following the death of their partner, who was entitled to Widowed Parent's Allowance before 9th February 2023, and in respect of the period ending the day before a claim for Widowed Parent's Allowance is made. The payment is ignored for a period of 52 weeks from the date of receipt or 1st April 2024, whichever is later;
- any payment of a Bereavement Support Payment made for the first month of entitlement, for a period of 52 weeks from the date of receipt of the payment;
- any payment of a Bereavement Support Payment made to the survivor of a cohabiting partnership, following the death of their partner, who was entitled to Bereavement Support Payment before 9th February 2023 at the higher rate and the

⁴⁷ See Appendix 3 of this scheme for the treatment of capital where applicants receive Universal Credit.

⁴⁸ See paragraph 21(2) of Schedule 6 to Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (as amended) for a list of specified benefits.

payment is for more than one month's entitlement. The payment is ignored for a period of 52 weeks from the date of receipt or 1st April 2024, whichever is later;

- any payment to rectify or compensate for an official error relating to specified social security benefits, but where the payment is £5,000 or more, only as long as the payment is made on or after the date on which council tax reduction is awarded and only for the duration of that award;
- where an applicant is entitled to council tax reduction solely through the alternative council tax reduction route (see Appendix 2), all their capital is ignored.

Compensation

- any payments made from the Macfarlane Trust, the Macfarlane (Special Payments) Trust, the Macfarlane (Special Payments) (No. 2) Trust, the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation, the Scottish Infected Blood Support Scheme, an approved blood scheme, the London Emergencies Trust, the We Love Manchester Emergency Fund, the Windrush Compensation Scheme, the National Emergencies trust or the London Bombings Relief Charitable Fund; any Grenfell Tower support payment, a historical child abuse payment, a Windrush payment, the Victims of Overseas Terrorism Compensation Scheme, Post Office compensation payment, or a Vaccine Damage Payment;
- Any payment out of the estate of a person made under the Scottish Infected Blood Scheme or an approved blood scheme where the payment is made to the person's son, daughter, step-son or step-daughter;
- any payment made to the applicant or their partner as a result of personal injury but only for a period of 52 weeks;
- compensation paid to children and young people for personal injury, or the death of a parent, while the capital is held by a court or administered by a responsible person;
- any £10,000 ex gratia payment made as a result of imprisonment or internment by the Japanese during the Second World War;
- the value of certain trust funds derived from payments made as a result of personal injury;
- certain trust payments made to the applicant or a member of their family to compensate those who suffer from or who have died from variant Creutzfeldt-Jakob disease;
- payments made to people who were slaves or forced labourers, suffered property loss or personal injury, or who were parents of a child who died during the Second World War;
- payments made to those with an annuity policy from the Equitable Life Assurance Company.

Other

- personal possessions unless they have been bought to secure or increase entitlement to council tax reduction;
- cash payments made by a local authority to help children in need;

- payments made by a local authority to a person aged 18 or over who was formerly in the applicant's care and continues to live with the applicant and who gives the payments to the applicant;
- payments made by a local authority under the Energy Rebate Scheme 2022;⁴⁹
- any other payments made by the Government to help with the cost of living;
- any payment made in connection with the Homes for Ukraine scheme;⁵⁰
- any payments in kind made by a charity, or made from the MacFarlane Trust, the Macfarlane (Special Payments) Trust, the Macfarlane (Special Payments) (No. 2) Trust, the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation, the Scottish Infected Blood Support Scheme, an approved blood scheme, the London Emergencies Trust, the We Love Manchester Emergency Fund, the Windrush Compensation Scheme, the National Emergencies trust or the London Bombings Relief Charitable Fund; any Grenfell Tower support payment, a historical child abuse payment, a Windrush payment, the Victims of Overseas Terrorism Compensation Scheme, Post Office compensation payment, or a Vaccine Damage Payment;
- any payment other than a training allowance made to assist disabled people to obtain or retain employment;
- any payment made for travelling or other expenses relating to participation in a recognised work programme;
- payments made to help people select, train for, obtain and retain employment under the Employment and Training Act 1973;
- for 52 weeks, any payment to a self-employed person in order to establish or develop their business;
- any payment made by a local authority to a blind homeworker under specified provisions;
- any payment made to the applicant as holder of the Victoria or George Cross;
- payments akin to an education maintenance allowance;
- for 52 weeks, any arrears of subsistence allowance;
- for 52 weeks, payments made by a local authority intended to enable an applicant or their partner to live independently in their accommodation;
- any direct payments for health care;
- certain payments made in respect of adoption, fostering and guardianship support;

⁴⁹ the Energy Rebate Scheme 2022 means the scheme to provide financial support in respect of energy bills which was announced in Parliament by the Chancellor of the Exchequer on 3rd February 2022. See regulation 16 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, inserted by the Council Tax (Demand Notices and Reduction Schemes) (England) (Amendment) Regulations 2022 – SI 2022/127.

⁵⁰ the Homes for Ukraine scheme means the Homes for Ukraine sponsorship scheme which was announced in Parliament on 14th March 2022. See regulation 17 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, inserted by the Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2023.

- for 52 weeks, payments made in respect of certain NHS charges, hospital travel costs, payments in lieu of Healthy Start food vouchers, milk tokens or the supply of vitamins, and for assisted prison visits;
- the surrender value of annuities or the right to receive income under them;
- the surrender value of any life insurance policy;
- where a payment of capital is made by instalments, the value of the right to receive outstanding instalments;
- for 26 weeks, sports awards unless intended for basic needs;⁵¹
- the value of the right to receive any income payable abroad which cannot be transferred to the United Kingdom;
- any banking charges or commission to convert a payment of capital into sterling;
- the right to receive any income under a life interest or life rent;
- the value of any funeral plan contract;
- the value of the right to receive an occupational or personal pension;
- the value of the right to receive any rent except where the applicant has a reversionary interest in the property where rent is due;
- the value of any funds held under a personal pension scheme;
- any lump sum payments of retirement pension, graduated retirement benefit, or state pension when entitlement to a pension has been deferred, for as long as the applicant chooses the lump sum option.⁵²

⁵¹ The basic needs are food, ordinary clothing or footwear, household fuel or rent, or any council tax or water charges for which the applicant (or a member of their family) is liable.

⁵² The circumstances where a lump sum option is available are set out in Schedule 5 and 5A to Social Security Contributions and Benefits Act 1992, Schedule 1 to the Social Security (Graduated Retirement Benefit) Regulations 2005, and section 8(2) of the Pensions Act 2014.

Council Tax Support Scheme 2024/25 - February Cabinet Report

Appendix B

Proposed Council Tax Support 2024-25 scheme example calculations

Example 1 – Affected by the maximum award change from 75.5% to 50% only.

Single claimant, Band C property, in receipt of UC but not working.

Minimum payment 24.5%

<u>Current Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band C less 25% single person discount	£24.89
Maximum eligible Council Tax Support at 75.5%	£18.79
Weekly Council Tax payable	£6.10

Minimum payment 50%

<u>Proposed Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band C less 25% single person discount	£24.89
Maximum eligible Council Tax Support at 50%	£12.44
Weekly Council Tax payable	£12.45

In this example under the proposed scheme the household will be entitled to a weekly CTS award of £12.44, as the maximum award has been decreased from 75.5% to 50%.

The customer will be paying £6.35 per week more towards their Council Tax liability than under the current scheme.

Example 2 – Affected by the maximum award change from 100% to 50% (previously protected) and the Band C restriction (Band D).

Single claimant, Band D property, in receipt of ESA IR and high-rate PIP (Personal Independence Payments).

Protected, Band D

<u>Current Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band D less 25% single person discount	£28.00
Maximum eligible Council Tax Support at 100% (protected)	£28.00
Weekly Council Tax payable	£0.00

Not protected, band C restriction, maximum award 50%

<u>Proposed Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band D less 25% single person discount	£28.00
Band C restriction less 25% single person discount	£24.89
Maximum award 50% (loss of protection)	£12.45
Weekly Council Tax payable	£15.55

In this example the customer will lose the protection, have the maximum support restricted to Band C and is affected by the maximum award of 50%.

The customer has not had to pay anything towards their Council Tax under the current scheme but will be paying £15.55 per week under the proposed CTS scheme.

Example 3 – Affected by the UC Banded scheme. The maximum award for a single claimant earning £200 per week is reduced from 30% to 20%, the Band C restriction (Band E) and non-dep changes (non-dep deductions increased by 20% and introduction of non-dep deductions if not working).

A claimant with two non-dependents, band E property, claimant in receipt of UC and earning £200 per week. One non-dependent working and earning £300 per week, the other non-dependent out of work and receiving out-of-work benefit.

**Band E, one non-dep deduction
20%**

<u>Current Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band E	£45.64
Non-dependent deductions (£9.40 for working non-dep)	£9.40
Maximum award after non-dep deductions	£36.24
Maximum eligible support earning £200 per week 30% (minimum contribution of 70%)	£10.87
Weekly Council Tax payable	£34.77

**Band C restriction, two non-dep deductions and
increase for working non-dep**

<u>Proposed Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band E	£45.64
Band C restriction	£33.19
Non-dependant deductions (£11.28 for working non-dep and £5.52 for non-working non-dep)	£16.80
Eligible support after non-dep deductions	£16.39
Maximum eligible support earning £200 per week 20% (minimum contribution of 80%)	£3.28
Weekly Council Tax payable	£42.36

In this example the customer's eligible Council Tax Support will be restricted to a Band C. The customer will also be affected by a 20% increase in non-dependent deductions for one of the non-deps, and an introduction of a £5.52 per week deduction for the non-working non-dep on UC. Based on the claimant's earnings, the maximum eligible support has been reduced to 20% compared to 30% under the current scheme.

The customer will be paying £7.59 per week more towards their Council Tax liability than under the current scheme.

Example 4 – Affected by the UC banded scheme maximum award for a non-worker reduced from 75.5% to 50%, Band C restriction (Band F) and non-dependent deductions increase.

Single claimant in receipt of UC (not working). Band F, three non-dependents, one with no income, one getting out of work benefit and one earnings £200 / week.

Band F, two non-dep deductions

<u>Current Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band F	£53.94
Non-dependent deductions (£4.60 x2)	£9.20
Maximum award after non-dep deductions	£44.74
Maximum eligible Council Tax Support 75.5%	£33.78
Weekly Council Tax payable	£20.16

Band C restriction, three non-dep deductions

<u>Proposed Council Tax Support Scheme</u>	
Weekly Council Tax liability - Band F	£53.94
Band C restriction	£33.19
Non-dependent deductions (£5.52 x 3)	£16.56
Maximum award after non-dep deductions	£16.63
Maximum support 50%	£8.32
Weekly Council Tax payable	£45.62

In this example the customer’s eligible Council Tax Support will be restricted to a Band C. The customer will also be affected by a 20% increase in non-dependent deductions for two of the non-deps, and an introduction of a £5.52 per week deduction for the non-dep getting out of work benefit. Maximum eligible Council Tax Support reduced from 75.5% to 50%.

The customer will be paying £25.46 per week more for their Council Tax liability than under the current scheme.

Appendix C

Non-Dependant Deductions – 23/24 and 24/25 proposed

Circumstances	Weekly income	23/24 Weekly Deductions	Proposed 24/25 Deductions with a 20% Increase
Working	£511 or more	£20.50	£24.60
Working	£410 - £510.99	£11.80	£14.16
Working	£236 - £409.99	£9.40	£11.28
Working	Up to £235.99	£4.60	£5.52
Not Working	n\a	£4.60	£5.52
Not Working	Receives out of work DWP benefits	£0.00	£5.52

Non dependants disregarded for Council Tax purposes and number of cases as of January 2024 if applicable

- Persons in detention - 11
- Severely mentally impaired - 55
- Persons in respect of whom child benefit is payable - 234
- School and college leavers - 1
- Students - 838
- Student nurses
- Apprentices - 2
- Youth training trainees
- Hospital patients - 3
- Patients in homes - 3
- Carer - 75
- Residents of hostels for the homeless or night shelters
- Members (and dependents) of International Headquarters and Defence Organisations
- Members of religious communities
- Members (and dependents) of visiting forces
- Non-British spouses of students
- Persons with diplomatic privilege or immunity

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Appendix D

Proposed Council Tax Support Scheme 2024-25 50% minimum payment within the Universal Credit banded scheme

1. UC banded Scheme

- Removing protected groups apart from Care leavers / single under 25's and War Widows
- Increasing minimum payments based on following circumstances

Income Bands	Maximum CTS awarded (Not Protected)	Maximum CTS awarded (Protected)	Minimum Council Tax payment (Not Protected)	Minimum Council Tax payment (Protected)	Single-weekly net earned income	Couple-weekly net earned income	Family with one child	Family with two or more children
1	50%	100%	50%	0%	£0	£0	£0	£0
2	50%	100%	50%	0%	£0.01-£55.00	£0.01-£55.00	£0.01-£55.00	£0.01- £55.00
3	40%	85%	60%	15%	£55.01-£104.60	£55.01-£148.64	£55.01-£203.69	£55.01- £258.74
4	30%	70%	70%	30%	£104.61-£159.65	£148.65-£203.69	£203.70-£258.74	£258.75-£313.79
5	20%	55%	80%	45%	£159.66-£214.70	£203.70-£258.74	£258.75-£313.79	£313.80-£368.84
6	10%	40%	90%	60%	£214.71 and above	£258.75 and above	£313.80 and above	£368.85 and above

2. Legacy Benefit scheme for working age

- Removing protected groups
- Increasing minimum payment from 24.5% to 50%

Current Council Tax Support Scheme 2023-24

1. UC banded Scheme

- Based on minimum payments on following circumstances and includes protected groups

Income Bands	Maximum CTS awarded (Not protected)	Maximum CTS awarded (Protected)	Minimum Council Tax payment (Not Protected)	Minimum Council Tax payment (Protected)	Single-weekly net earned income	Couple-weekly net earned income	Family with one child	Family with two or more children
1	75.5%	100%	24.50%	0.00%	£0	£0	£0	£0

2	60%	84.5%	40%	15.5%	£0.01- £104.60	£0.01 - £148.64	£0.01- £203.69	£0.01 - £258.74
3	45%	69.5%	55%	30.5%	£104.61- £159.65	£148.65- £203.69	£203.70- £258.74	£258.75-£313.79
4	30%	54.5%	70%	45.5%	£159.66- £214.70	£203.70- £258.74	£258.75- £313.79	£313.80-£368.84
5	15%	39.5%	85%	60.5%	£214.71 and above	£258.75 and above	£313.80 and above	£368.85 and above

2. Legacy Benefit scheme for working age

- Based on Protected groups and minimum payment 24.5%

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**Enfield Council
Council Tax Support Hardship Policy
2024-25**

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1.0 Background

- 1.1 A Council Tax Support Hardship fund (CTSH) has been created by the Council to assist applicants for Council Tax Support (CTS) who are facing 'exceptional hardship'. The fund has been created to provide further assistance where an applicant is in receipt of Council Tax Support but the level of support being paid by the Council does not meet their full Council Tax liability.
- 1.2 The Council Tax Support Hardship fund will be available to applicants where their daily award of Council Tax Support does not meet 100% of their Council Tax liability (less any appropriate discounts and any non-dependant deductions).
- 1.3 The main features of the fund are as follows:
- The operation of the fund will be at the total discretion of the Council;
 - The fund will be operated by the Revenues and Benefits section on behalf of the Council;
 - There is no statutory right to payments from the fund although the Council will consider all applications received;
 - Council Tax Support Hardship fund will only be available from 1st April 2024 and **will not be available for any other debt other than outstanding Council Tax**;
 - A pre-requisite to receive a payment from the fund is that an amount of Council Tax Support **must be in payment** for any day that a Council Tax Support Hardship fund payment is requested;
 - Where a Council Tax Support Hardship fund payment is requested for a previous period, exceptional hardship must have been proven to have existed throughout the whole of the period requested;
 - Council Tax Support Hardship fund payments are designed as a short-term help to the applicant only and it is expected that payments will be made for a short term only; and
 - All applicants will be expected to engage with the Council and undertake the full application process. Failure to do so will inevitably mean that no payment will be made.
- 1.4 In exceptional cases, the Council may make decisions which fall outside the provisions of this policy.

2.0 Council Tax Support Hardship fund and Equalities

- 2.1 The creation of a Council Tax Support Hardship fund facility meets the Council's obligations under the Equality Act 2010.
- 2.2 This policy has been created to ensure that a level of protection and support is available to those applicants most in need. It should be noted that the Council Tax Support Hardship fund is intended to help in cases of **extreme** financial hardship and not support a lifestyle or lifestyle choice. Whilst the definition 'Exception Hardship' is not exactly defined by this policy, it is accepted that changes to the level of Council

Tax Support generally will cause financial hardship and any payment made will be at the total discretion of the Council.

- 2.3 Exceptional Hardship should be considered as ‘hardship beyond that which would normally be suffered’.

3.0 Purpose of this policy

- 3.1 The purpose of this policy is to specify how the Council will operate the scheme, to detail the application process and indicate a number of factors, which will be considered when deciding if a Council Tax Support Hardship fund payment can be made.

- 3.2 Each case will be treated on its own merits and all applicants will be treated fairly and equally in terms of access to the fund and also the decisions made.

4.0 The Council Tax Support Hardship fund process

- 4.1 As part of the process of applying for additional support from the Council Tax Support Hardship fund, all applicants must be willing to undertake **all** of the following:

- (a) Make a separate application for assistance (where required by the Council);
- (b) Provide **full** details of **all** income and expenditure;
- (c) Accept assistance from either the Council or third parties such as the Citizens Advice or similar organisations to enable them to manage their finances more effectively including the termination of non-essential expenditure;
- (d) Identify potential changes in payment methods and arrangements to assist the applicant;
- (e) Assist the Council to minimise liability by ensuring that all discounts, exemptions, and reductions are properly granted; and
- (f) Maximise their income through; the application for other welfare benefits and grants; cancellation of non-essential contracts and outgoings; and identifying the most economical tariffs (or rates) for the supply of utilities and services generally.

- 4.2 Through the operation of this policy, the Council will look to:

- Allow a short period of time for someone to adjust to unforeseen short-term circumstances and to enable them to “bridge the gap” during this time, whilst the applicant seeks alternative solutions;
- Enable households to managing their finances in the longer term;
- Help applicants through personal crises and difficult events that affect their finances;
- Prevent exceptional hardship;
- Help those applicants who are trying to help themselves financially; and
- Encourage and support people to obtain and sustain employment.

- 4.3 It cannot be awarded for the following circumstances:

- Where full Council Tax liability is already being met by Council Tax Support;
- For any other reason, other than to reduce Council Tax liability;
- Where the Council considers that there are unnecessary expenses/debts etc. and that the applicant has not taken reasonable steps to reduce these; or
- To pay for any additional Council Tax caused through the failure of the applicant to notify changes in circumstances in a timely manner or where the applicant has failed to act correctly or honestly.

5.0 Awarding a Council Tax Support Hardship fund payment.

5.1 The Council will decide whether or not to make a Council Tax Support Hardship fund payment, and how much any award might be.

5.2 When making this decision the Council will consider:

- The shortfall between Council Tax Support and Council Tax liability;
- Whether the applicant has engaged with the Council Tax Support Hardship fund payment process;
- If a Discretionary Housing Payment for Housing Benefit or Universal Credit (Housing Element) has already been awarded to meet a shortfall in rent;
- The personal circumstances, age, and medical circumstances (including ill health and disabilities) of the applicant, their partner, any dependants, and any other occupants of the applicant's home;
- The difficulty experienced by the applicant, which prohibits them from being able to meet their Council Tax liability, and the length of time this difficulty will exist;
- The income and expenditure of the applicant, their partner and any dependants or other occupants of the applicant's home;
- How reasonable expenditure exceeds income;
- All income received by the applicant, their partner, and any member of their household irrespective of whether the income may fall to be disregarded under the Council Tax Support scheme;
- Any savings or capital that might be held by the applicant, their partner, and any member of their household irrespective of whether the capital may fall to be disregarded under the Council Tax Support scheme;
- Other debts outstanding for the applicant and their partner;
- The exceptional nature of the applicant and/or their family's circumstances that impact on finances; and
- The length of time they have lived in the property.

5.3 The above list is not exhaustive and other relevant factors and special circumstances will be considered.

5.4 An award from the Council Tax Support Hardship fund does not guarantee that a further payment will be made at a later date, even if the applicant's circumstances have not changed.

5.5 A Council Tax Support Hardship fund payment may be less than the difference between the Council Tax liability and the amount of Council Tax Support paid. The level of payment may be nil if the authority feels that, in its opinion, the applicant is not suffering 'exceptional hardship' or where the applicant has failed to comply with the Council Tax Support Hardship fund process.

6.0 Publicity

6.1 The Council will make a copy of this policy available for inspection and will be published on the Council's website.

7.0 Claiming a Council Tax Support Hardship fund payment.

7.1 An applicant must make a claim for a Council Tax Support Hardship fund award by submitting an application to the Council. The application form can be obtained via the telephone, in person, at one of the Council offices and/or via the Council's website.

7.2 Applicants can request assistance with the completion of the form from the Revenues and Benefits Service or Customer Services at the Council.

7.3 The application form must be fully completed and supporting information or evidence provided, as reasonably requested by the Council.

7.4 In most cases the person who claims the Exceptional Hardship Fund payment will be the person entitled to Council Tax Support. However, a claim can be accepted from someone acting on another's behalf, such as an appointee, if it is considered reasonable by the Council.

8.0 Changes in circumstances

8.1 The Council may revise an award from the Council Tax Support Hardship fund where the applicant's circumstances have changed which either increases or reduces their Council Tax Support entitlement.

9.0 Duties of the applicant and the applicant's household

9.1 A person claiming a Council Tax Support Hardship fund payment is required to:

- Provide the Council with such information as it may require making a decision;
- Tell the Council of any changes in circumstances, within 21 days, that may be relevant to their ongoing claim; and
- Provide the Council with such other information as it may require in connection with their claim.

10.0 The award and duration of a Council Tax Support Hardship fund payment

- 10.1 Both the amount and the duration of the award are determined at the discretion of the Council and will be done so on the basis of the evidence supplied and the circumstances of the claim.
- 10.2 The start date of such a payment and the duration of any payment will be determined by the Council. In any event, the maximum length of the award will not exceed the end of the financial year in which the award is given.

11.0 Award of the Council Tax Support Hardship fund payment

- 11.1 Any Council Tax Support Hardship fund payment will be made direct onto the applicant's Council Tax account, thereby reducing the amount of Council Tax payable.

12.0 Incorrectly paid Council Tax Support Hardship fund payments

- 12.1 Incorrectly paid Council Tax Support Hardship fund payments will generally be recovered directly from the applicant's Council Tax account, thus increasing the amount of council tax due and payable. Recovery will be undertaken in line with the remedies available for Council Tax.

13.0 Notification of an award

- 13.1 The Council will notify the outcome of each application for Council Tax Support Hardship fund payments in writing. The notification will include the reason for the decision and advise the applicant of their appeal rights.

14.0 Appeals

- 14.1 If the applicant is not satisfied with the decision in respect of an application for a Council Tax Support Hardship fund payment, a decision to reduce the amount of Exceptional Hardship Fund payment, a decision not to backdate a Council Tax Support Hardship fund payment or a decision that there has been an overpayment of a Council Tax Support Hardship fund payment, the Council will look at the decision again.
- 14.2 An officer, other than the original decision maker, will consider the appeal by reviewing the original application and any other additional information and/or representation made, and will make a decision within 14 days of referral or as soon as practicable.
- 14.3 The outcome of the appeal will be set out in writing, detailing the reasons for the decision, or upholding the original decision. That decision will be final.

15.0 Fraud

- 15.1 The Council is committed to protect public funds and ensure funds are awarded to the people who are rightfully eligible to them.
- 15.2 An applicant who tries to fraudulently claim a Council Tax Support Hardship fund payment by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under The Fraud Act 2006.
- 15.3 Where the Council suspects that such a fraud may have been committed, this matter will be investigated as appropriate and may lead to criminal proceedings being instigated.

16.0 Complaints

- 16.1 The Council's Corporate Complaints Policy (available on the Councils website) will be applied in the event of any complaint received about this policy.

17.0 Policy Review and Delegated Powers

- 17.1 This policy will be reviewed every year and updated as appropriate to ensure it remains fit for purpose. However, the review may take place sooner should there be any significant changes in legislation.
- 17.2 The Council's Section 151 Officer has delegated to make adjustments to this policy to ensure it continues to meet the Council's requirements and objectives.

COUNCIL TAX SUPPORT

APPENDIX F – PART 1

GLA RESPONSE TO CONSULTATION ON PROPOSED CHANGES TO COUNCIL TAX SUPPORT SCHEME FOR 2024-25

Thank you for your email dated 24 September informing the GLA about the council's consultation on its council tax support scheme for 2024-25. This letter sets out the GLA's response to the consultation.

GLA response to proposal for changes to council tax support schemes

The GLA acknowledges that local authorities face difficult choices on CTS schemes in light of their challenging financial circumstances. This is particularly acute in outer London boroughs like Enfield which are seeing rapid population growth leading to core pressures on services and rising costs in areas such as temporary accommodation due to rising rents and pressures on the supply of housing.

The changes proposed by Enfield are, however, quite radical and extensive as the Council itself acknowledges – and are indicative of the severe financial challenges it is facing at present.

The diversity of council tax support schemes developed in London since 2013-14 means there is now a wide range of minimum contribution rates, varying from no minimum contribution in several (mostly central London) boroughs to as high as 30 per cent. Enfield's proposed new standard minimum contribution rate of 50 per cent would therefore be much higher than any other borough currently in London. The proposal to remove protection from individuals/households in receipt of disability benefits is also likely to have a significant adverse impact on these groups in many cases.

Given the Council's priority of reducing the overall cost of the scheme, some residents will, inevitably be required to pay more towards their council tax. Whilst the GLA acknowledge that some modelling has been conducted to understand and provide illustrative examples of the extra liabilities that different households will experience as a result of these changes; given the scale of the change being proposed, the GLA feels it is important to go further and conduct more detailed analysis of households' ability to meet these liabilities based on the administrative data the Council has access to. The GLA recommends using established platforms and methodologies for reliable analysis.

As well as enabling the Council to understand in greater detail how specific elements of the proposed changes will affect residents, modelling of households' ability to meet council tax obligations would allow the Council to accurately forecast collection rates, and thus estimate overall revenue to accrue to the Council through the changes. Consideration of the impact on various socio-economic populations within the borough would also support the Council to identify households most vulnerable to increases in household debt.

This analysis could be used to calculate the level of changes likely to deliver optimal revenue generation and mitigate to some extent the risk of pushing households into problem debt.

Overall, this approach could support the Council to identify unintended consequences arising from the proposed changes and develop tailored policies designed to minimise future costs for households and the Council associated with non-payments and increased household debt, utilising data-driven decision making to contribute to the community's long-term financial wellbeing.

Considerations for the Council

The final scheme design is ultimately a local decision for the Council to determine. As described above, the GLA proposes these decisions should be based on a comprehensive analysis of household capability to pay increased obligations, with changes to the scheme designed to safeguard against non-collection, minimise household debt, and ensure optimal revenue generation.

The GLA welcomes the Council's proposed £1 million hardship scheme. It is crucial that the design and scale of this scheme align with the insights gained from modelling households' ability to pay. Adequate support should be made available to households facing the most significant impact due to the changes made.

Providing Information on Schemes

Whilst the GLA recognises that the detailed rules on council tax support schemes are inevitably complex, the GLA would encourage all boroughs to make every effort to set out information on their schemes as clearly as possible. Information that may help potential claimants could include an online calculator, to identify whether potential claimants are likely to be entitled to support, as well as 'Frequently Asked Questions' and a summary document outlining concise details of the scheme. In addition, for existing claimants, the GLA would encourage boroughs to consider how the process for reporting changes in circumstances can be made as straightforward as possible.

The GLA notes that the council has provided detailed question and answer briefings – both a technical and a more accessible version – to support the consultation. It is also proposing to introduce a more accessible council tax/financial assessment customer portal – subject to the funding for this being approved.

Setting the Council Tax Base for 2024-25 and Assumptions in Relation to Collection Rates

The council will be required to set a council tax base for 2024-25 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 any changes to council tax support.

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 order that it can assess the potential implications for the Mayor's budget for police, fire and other services for 2024-25. 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 Forecast Outturn for 2023-24

By 24 January 2024, the council is required to notify the GLA of its forecast collection fund surplus or deficit for 2023-24, which will reflect the cumulative impact of the localisation of council tax support since it was introduced in 2013-14. The GLA would encourage the council to provide it with this information as soon as it is available.

I would like to thank you again for consulting the GLA on your proposed council tax reduction scheme for 2024-25.

APPENDIX F

COUNCIL TAX SUPPORT SCHEME 2024/25 CONSULTATION FINDINGS – RESIDENTS

We would like to hear what you have to say about our proposed changes to the Council Tax Support Scheme for 2024/25.

Before you tell us your views, please read the Frequently Asked Questions document (FAQs) that accompanies this questionnaire. This contains important information that will enable you to better understand our proposals and how these may impact your household. A link to this document is listed on the previous page from where you accessed this questionnaire.

The closing date for responses is 21 January 2024

1. Are you responding as an individual (for example, someone who is a resident) or as a representative of an organisation (such as a local voluntary and community organisation)?

290 (97.6%) Individual 7 (2.4%) Representative

2. What is the name of the organisation you are representing?

Please use the space below.

7 (100.0%)

3. Does your organisation offer advice on benefits and/or financial management to clients / service users?

2 (28.6%) Yes 5 (71.4%) No

4. How would you describe your employment status?

Please select all those that apply

61 (21.0%) Working - full time (30+ hours)

52 (17.9%) Working - part time (9-29 hours)

20 (6.9%) Self-employed

2 (0.7%) Working - under 8 hours

2 (0.7%) Full-time education at school, college or university

13 (4.5%) Unemployed and available for work

82 (28.3%) Permanently sick/disabled

22 (7.6%) Wholly retired from work

26 (9.0%) Looking after family/home

10 (3.4%) Other/Doing something else

15 (5.2%) Prefer not to say

Council Tax Support (also known as Council Tax Reduction) is a benefit to help people who are on a low income or claiming certain benefits to pay some of their Council Tax bill. Currently, the Council pays up to 75.5% of the Council Tax bills of some working age households, with the household paying a minimum of 24.5%.

5. Do you receive either Council Tax Support, Housing Benefit or Universal Credit?

Please select all those that apply

153 (52.8%) Yes - I receive Council Tax Support/Reduction

84 (29.0%) Yes - I receive Housing Benefit

81 (27.9%) Yes - I receive Universal Credit

78 (26.9%) No - I do not receive any of these benefits

0 (0.0%) Don't know

16 (5.5%) Prefer not to say

If implemented, the proposed changes to the Scheme will affect all working age (under state pension age) households. Please refer to the Frequently Asked Questions document that highlights examples of how the proposals could impact households.

Proposal 1: Restricting the support to a maximum Band C Council Tax liability

The amount of Council Tax Support you receive will be based on as if you live in a band C property even if it is band D to H. This is to target Council Tax Support to households living in smaller, less expensive property so that those living in larger properties do not receive greater levels of support than those occupying smaller properties. The majority of Council Tax Support recipients live in a band A to C property (18,049) compared to the 11,056 who currently live in a band D to H property.

The Frequently Asked Questions document provides details of how this may impact your household.

6. To what extent do you agree or disagree we should implement this change to the Scheme?

54 (18.2%) Strongly agree

37 (12.5%) Tend to agree

22 (7.4%) Tend to disagree

146 (49.2%) Strongly disagree

38 (12.8%) Not sure

7. If we implemented this, to what extent do you think this will have a positive or negative impact on your household?

21 (7.2%) Very positive

15 (5.2%) Fairly positive

75 (25.9%) Neither positive nor negative / no impact

13 (4.5%) Fairly negative

128 (44.1%) Very negative

38 (13.1%) Not sure

8. What do you think will be the negative impact(s) on your household?

Please use the space below.

I wouldn't have much to live on and pay all my bills.

I won't be able to afford to stay there

I can barely afford to pay my Council tax now. In fact i had to apply to the hardship fund this year. How i am expected to pay more money for Council tax i really don't know

The families with low income will suffer financial hardship.

It is hard as it is,it is going to be really hard for people are on low income...

Because I can just about afford the rent and council tax I pay now

We all ready struggle for money and if you will stop helping support to reduce amount for council tax we are probably have problem to pay you .

We are struggling as it isand losing the little bit of council tax support we receive will affect us as we will have more to pay out

I have no means of earning extra money and am already struggling financially, this will only make my situation worse. Plus the council have already cut a lot of their services.

The imposition of council tax adds an extra layer of stress for individuals like myself, a single parent juggling work commitments while grappling with the financial demands of both household and personal expenses. The increasing cost of living exacerbates these difficulties, creating a real crisis for single parents who find themselves squeezed between inadequate earnings and the escalating prices of essential items. Council decisions appear to lean heavily toward cost-cutting measures without adequately considering the impact on those genuinely struggling. This not only triggers financial anxiety but also takes a toll on mental well-being, as the persistent worry about survival intensifies in the face of the ever-rising cost of living. It is imperative for councils to recognize the complex challenges faced by single parents in the workforce and adopt a more comprehensive approach that takes into account the authentic needs of this demographic. Additionally, the practice of tenants being responsible for council tax payments seems unjust. It makes more sense for this financial responsibility to fall on landlords, considering we do not own the property and are already covering essential bills. It appears unfair to burden tenants with council tax payments for a property they do not own, merely because they reside in it. This policy warrants reconsideration, with a view towards more equitable distribution of such financial responsibilities between landlords and tenants.

I would have to apply for some additional grant and I'm not working as I'm taking care of disabled

minors so that would be waste of my time and additional stress !

Some people may not be able to work due to disabilities or have to care for some disabled household members. Already don't have enough money and they won't be able to pay for the council tax

I only have my PIP to live on. The Council Tax reduction makes this possible. Without it, I would not be able to eat. I already cannot heat my home or have hot water.

I'm currently in the protected group, the proposal will mean I will have to pay council tax, which is worrying

We can barely afford to live now, what with the cost of living, which by the way was caused by the government and councils but the people have to pay for, we are down to one meal a day, this winter we can't afford to put our heating on because with all the energy rises we are in areas and now you want to take more money we don't have from us, your going on about making it more fair doing all under band c so bigger houses don't get more than smaller ones bullshit I'm band D and my house is tiny, so how do you justify it, may be if Enfield council didn't spend all those millions doing up there offices that no one uses you'd have more money left

I have already had a rise in the amount I pay due to the current banded system you put in place which didn't make much sense. As a single parent on a part time wage £75 is a lot for me, I am also paying back a previous housing benefit overpayment per month of £45 so any more reduction in council tax support is going to be a struggle.

the cost of living is already to high that households like mine is struggling to afford enough food to support their families and implementing such changes will be putting households in poverty.

I will have to pay more, money is already tight as it is

Welfare benefits are difficult enough to live on. Record costs for heating and living expenses mean we live in food and heating poverty. It is crazy to target those of us who have the least amount of money to pay for the Council's bizarre and excessive spending on private housing on public land. A reduction of CTS will cause even more hardship to those of us who are disabled and cannot work to pay back the billions you have spent on Meridian Water.

I wont be able to afford to oay my bills my quality of life will be reduced

We'll be left with less money to spend on our children and household as we ate already struggling to pay the bills

More benefits

I strongly disagree as a disabled person I cannot imagine not having this support As I cannot generate income in any way and therefore cannot absorb the costs rising

It will make my life harder to a degree. And I will not be able to support my family.

My income does not increase. How will I afford yet another cost of living increase? Simple answer is, I cant.

I won't be able to pay my council tax as I don't earn much

I will face even more hardship; I won't be able to pay rent and council tax

Personal care due to long-term disability

Not all the adults in my household are working or claiming benefits

Not enough money to eat

We have already unjustly faced reductions without any warnings or clear explanations and we are struggling paying rent.

It's hard enough finding money day to day as it is.

More council tax to pay, less money for living

To have the worry of finding the extra money, at the same time of looking for work would be immense. To think that at any time bailiffs will be knocking on your door demanding payments, is untenable, the bailiffs are rude and not understanding of the position you may be in. Worry over losing you home and end up on the street.

As everything has been increased we are already struggling. If there's extra council tax needs to be paid each individual household you may give them a separate house or place for them to leave. How come you will be charging each household a separate council tax? In what purpose? If some families has a 3-4 kids plus parent are working so it will be 4 separate charges towards council tax. That's not acceptable.

The value of a house should not be considered if you do not own the property you live in. As you may be renting. People who are living social housing may have a large sized home to meet their family needs . This is an area that should not be considered

At a time when living conditions are becoming more difficult, the increase in municipal taxes will have an even worse impact on us. both financially and emotionally. in addition to the rent, electricity, gas, telephone, internet, water bills, kitchen expenses, children's education and personal expenses and social expenses are already putting us parents in a very difficult situation. an increase in municipal taxes on top of these will make us unlivable. therefore, an increase in taxes will make us much more distressed.

The council tax is higher so should be paid at the correct amount reflective of the rate enfield charge. Enfield are in fact in charge of the rates so if they are too high the actual rates should be adjusted!

I live in quite a small 3 bedroom house, but it is somehow classed as band E, I'm not occupying anything larger than I'm entitled to, with 3 children, I already struggle financially, not taking into account that my house is majorly overpriced in council tax bands would be very unfair & leave me struggling even more financially

It's hard enough to pay for everything at the moment, food/ electricity has gone up and all help with electricity and gas taken away, disabled people should not have to suffer any more than they already do:

Families cannot afford food and disabled households cannot work to increase income. Most have debt due to cost of living crisis. If council tax is not paid as it is a priority debt households will face ccj's and prison. A ccj will affect credit ratings for future rentals of properties. Thus adding to the housing crisis increasing homelessness.

More stress

My lodgers will have to pay more than they pay as their rent includes all bills and council tax.

People are struggling and the government is not doing enough to support just filling their own pockets.

I struggle to pay bills and rent at the Moment, with higher council tax I will struggle even more

I wouldn't be able to pay the rent or feed myself and my kids.

Lose of help to pay council tax

The cost will almost double, salaries are not increasing, utilities and bills are not reducing, cost of food is Also not reducing. How are we expected to live??

The household income is already low increasing tax would put more burden on the working people. Tax the rich more they could afford it

Just because some people live in smaller properties, means they can afford to pay more on council tax or any other bills for that matter, I live in a old 1970s building, which means when the cold weather comes, I will be spending more on gas to stay warm as there are no wall insulations, and I cannot claim warm home discount, due to my home according to the property information, as it is not listed as a property that gets cold in the winter, and even though there are gaps under the doors, which means when you put the heating on, all the heat escapes. Even though I work, my wages can vary, which means sometimes, my money cannot stretch for the month.

Won't be able to survive will need to cut down even more on food and heating and lighting

as we are already in a cost of living crisis this is disgraceful and will put me further into debt. also labour have broken their promise in 2022 of not reducing the support for the council tax. if this goes through i will not be voting for labour again. disgraceful

We are already struggling to keep up with utility prices, inflation as well as ULEZ. This will definitely make it difficult for us to survive as a family

There will be less money for food

I have a autistic child and have to deal with her needs and not getting much help with things at the moment and will strongly affect me with my expenses.

The negative impact would mean me getting into debt and not being able to pay my council tax bill I am already being hit by this cost of living and have difficulties already with other bills and I feel you all are now trying to make things even worse for myself like you all know that we are all struggling and you all want to do is take the mick this is some joke all you all want is money money but your not thinking off anyone but yourselves disgusting is what you all are I cannot work because I am signed off as unfit to work due to mental health and learning difficulties I receive universal credit and pip and that's my only income I cannot even afford to pay for an extra bill that I should be entitled to council tax support with fix yourselves up and start thinking properly and stop causing people more stress and issues that we don't need I'm disgusted by you all we are all struggling and you all want to do this you all should be disappointed in yourselves as an overall council to be wanting to do these things you all should be before acting on doing things like this that puts people like myself in difficulties if this was to go ahead this is the wrong decision ever I'm disgusted at you all and ashamed .

Unable to survive from my ESA. I have to top up my rent, and have to pay my utility bills including buying medical books for returning back to my carrier.

How can we as long term disabled be able to afford it?

I have minimum money coming in as i care for a child with a ehcp

Negative to my Income , stressed , no good life

Asca permanently disabled person i srltruggle to make ends meet as it is and cant cut back any more on heating and food so to pay u i either starve or freeze in the winter . Also basing everything on band c is just unfair as band e that im in get no better or extra services , so just seems like a way for u to grab more money .

That I will have an extra cost that I cannot afford

i will end up paying for council tax even though i am on dla

Assessments and support should be based on the facts of a persons situation not assumptions about people

The council wants to reduce the disposable income of 38% of households which will cause more business closures and create more universal credit applicants. It will create inflation in the borough.

I won't be able to afford to pay the money

We are already suffering with the cost of living. Unaffordable food prices and heating bills for the winter. I think this has to be considered.

You have presumed band D is only for larger properties but have conveniently forgotten that you reclassified small 1 bed bungalows built SPECIFICALLY for elderly and disabled from band C to band D so not only do those who need it most now miss out on the warm heating discount, they will also have to pay a larger proportion of council tax from their meager benefits. It's hard enough to try and afford to heat these homes as it is and absolutely DISGUSTING that you intend to fleece those who are already struggling and unable to generate more finances as they are elderly, sick or disabled. Work it out for yourself an extra £5 to £15 a week taken from an average £75 to £125 benefit/pension per week may not sound much but it is the difference between a meal or a days heating!

Increase outgoings when inflation is currently still double figures and my gas and electric have more than doubled in price. My wage increase does not reflect the increase in my outgoings on utilites and food let alone another increase on council tax

The cost of living is out of control, the inflation is too high , utility energy bills are sky rocketing therefore it is not fair and basically unacceptable

I can not work as I am very Ill and disabled as such the money I get on benefits help me and I can't afford to pay more things out of what I get, I do not believe it should just be pensioners who get help, disabled and sick need help also. All the residents of Enfield council all they seem to see is more and more cuts to services , yet you want residents to pay more.

Punishes people on low incomes Carers People recieving disability benefits have less to live on

I am struggling to pay my current council tax, if it goes a head it will impact on my financial and will be difficult to pay off my other bills and rent

I work fulltime but struggle with basic living cost. I do not get any benefits apart from child tax and I only earn £24,000 before tax. I pay for school meals and after school club, pay over £100 rent weekly and I only get 25% single person discount. My property is band D. Why are working people being penalised.

I am In debt and a full time carer for my mother. I don't know where I would find the extra money from as i am in arrears for everything

I will have to pay an increased amount of council tax which I cannot afford.

I'm a carer for my elderly parents, at the moment they pay £282 and they are struggling with paying it. We were highly offended by REDACTED letter yeast year giving a poor excuse why the council tax went up...only £5 increase- that wasnt the case for my parents' home- it was much higher! What was even worse was the beautiful white paper the latter came on, the amount of colour ink used and postage on it- really? IF you are looking to make cut makes- i recommend you start there!!

You dont need to ask it is obvious!

I am unable to work and am in the ESA Support Group . I now need to pay 50% and this is a disproportionate amount of my benefits. I have very high living cost due to my disabilities. Scope calculate the disability price tag in 2023 around £600 or more per month. A basic life is known to be more expensive for people with disabilities. We are also in the group that is most likely to live in poverty. This extra cost is unaffordable. I am in band D (would have been E but reduced due to adaption) because I need a room for my carers and space for my equipment.

No money left

As a carer with no access to carers allowance or additional benefits, i struggle with the day to day expenses. The hours i work don't help with the running of travel, to and from work cost, and living expenses

I am already paying near £70 a month council tax plus my private landlord wants an extra £300 a month for rent which I can't pay so may end up homeless. I have one child age 10, I've not had more kids cos I struggle as it is provide and unlike most I want to work and better my life and my sons. The constant increase in everything is scary, I'm scared of loosing my home. I've got £5,000 worth I debts now which I never had before.

i am a sick disabled person and this will ruin me finacially as things are already hard

Most people are struggling as it is already without more increases to essential things. You can try to shop more efficiently to save some money but large or any significant increases to essential household expenses is going to make it harder. I only have one income and it's a struggle already.

The bill could be too expensive.

As we do not receive any benefits we will not be affected

I am a carer of two disabled children within my household. From reading all proposals I believe it is clear Enfield Council are basically preying on those they have deemed the weakest in our society, who are unable to put up a fight in order to obtain money in order to recoup the mis-spent millions wasted by the council. And just to add insult to injury you have had the cheek to publish an easy read summary for those with learning disabilities just so you can say you've informed everyone before pushing them further below the poverty line. Where do they think my household and all the residents these proposed changes affects are getting this extra money from, as most are significantly struggling with council tax support in place.

I live in a Band E property. It is the only property I have ever lived in, at any point in my life, that has truly level access (with minor modifications -- I had to buy two portable ramps) -- a necessity, to allow me to get in and out of the house using my wheelchair. Properties with truly level access are rare, restricting housing options for wheelchair (and other mobility aid) users, let alone the issue of having enough space inside the property to navigate with a mobility aid. Obviously, this proposal will increase my council tax liability -- but I still think it is overall the right thing to do.

we are in a financial crisis and it has hit me financially, I simply cannot afford to pay more council tax 2023/24

By ignoring the number of people living in a property you disadvantage renters who often live in HMOs.

Discount changes, non dependents and banding in E

If my council tax is reduced I would have to pay more and would have less for my Rent top up and Food

I am permanently sick/disabled. I live in band D property. I am single and live alone. I receive esa and higher disability premium and dla low rate care indefinitely. This amounts to approximately £130 week. With cost of living crisis, all bills rising and cost of food increasing, I am left with around £15 per month after all bills/food shop. This is not enough for personal spending let alone the council tax you wish to put forward in 2024. I do not receive any other benefits (eg housing benefit/child benefit etc) apart from council tax and will not be able to afford this new council tax reduction system which I believe is targeting the most vulnerable and sick individuals who cannot work to increase their money to pay this new tax.

We will pay more

Because, it will lead to cut, I believe things should stay as they currently are.

it will bring more poverty to the community

Will leave house members with less money to spend within the community

it will cause more hardship

I won't have the funds to pay 50% of council tax! It's a huge hike - and a massive jump from paying nothing to having to find 50%

I can barely afford to live on what i am getting at the moment, implementing this would put me into further poverty

127 (100.0%)

9. What could the Council do to reduce the negative impact(s) on your household that you listed above?

Please use the space below.

Implement Proposal 2 in applicable households

People need this benefit. The council need to think about how their residents will pay a higher council tax bill.

The council should keep full support for households on benefits.

Keep the on going support and ask the local well to do businesses to support.

Not go ahead!

There needs to be greater provision and help for people who are struggling and it needs to be better advertised

Continue with support of those who needs it.

Maybe more help for people are on low income...

Don't implement these new changes

We are already spending more money to other bills special when we are family 2+2

Keep paying the support for all households on all council tax bands

Not change the band of our council tax, as that would be unfair as we have a fair band already by law.

Please use the space below.

To alleviate the negative impact on my household caused by the issues mentioned above, the Council could consider the following measures: **Income-Based Support Programs:** Introduce income-based support programs tailored to single parents, acknowledging the unique financial challenges they face. This could include targeted financial assistance or tax relief for households with dependent children. **Affordable Housing Initiatives:** Implement initiatives to increase the availability of affordable housing, particularly for single parents. This could involve partnerships with developers to create housing options that are more in line with the financial capacity of single-income households. **Council Tax Reductions or Exemptions:** Reevaluate council tax policies, considering exemptions or reductions for households with lower incomes, especially those led by single parents. A more flexible approach to council tax assessments could ease the financial burden on struggling families. **Mental Health and Well-Being Support:** Recognize the mental health impact of financial stress and offer support services. This might include counselling services, workshops, or community programs that address the holistic well-being of single parents. **Advocacy for Fair Landlord Practices:** Advocate for fair practices within the rental market. Encourage landlords to bear certain costs, such as council tax, to ease the financial pressure on tenants. This could involve creating incentives or regulations that promote fairness in the landlord-tenant relationship. **Community Engagement and Input:** Foster a more inclusive decision-making process by actively seeking input from affected communities, including single parents. Understanding the lived experiences and challenges faced by these households can lead to more informed and empathetic policy decisions. **Flexible Work Arrangements:** Advocate for flexible work arrangements to support single parents in balancing work and family responsibilities. This could involve promoting part-time work options, remote work opportunities, or job-sharing arrangements. **Education and Training Opportunities:** Invest in education and training programs that empower single parents to enhance their skills and employability. This can contribute to increased earnings and financial stability over the long term. By adopting a combination of these measures, the Council can address the specific challenges faced by single-parent households and work towards creating a more supportive and equitable environment for them.

You shouldn't consider all households as a band C as some are cheaper and some more expensive so need either less or more support, we don't live in communist country to reward people for having cheaper (maybe smaller properties) and punished those who have more expensive (or bigger) properties !

Council could pay for the council tax same as now.

I am in a group for the severely disabled, if this group is unaffected then I will be unaffected

Re think the % going from 100% to 50% is a huge amount

Stop trying to squeeze every last drop of blood from us, we ain't got it to give, don't you people get it we're dying out here

Leave the council tax support alone and stop making changes that will affect alot of people in a negative way. The council tax has already gone up by 5% so why do you continue to think that people are able to pay these amounts it's just unrealistic. Enfield council does not care about its residents, just always on the look out to make more more money at the residents expense.

the protected group should remain protected. furthermore i believe this change should not be implemented.

Give more support to people who cannot work

No changes tox CTS

Not change it

Leave everything as it is and reduce higher wage earning top council employers rather than cutting what you give to the most disadvantaged people cut back from the high earners

Leave the council tax support scheme as it is for those most in need at least

Please use the space below.

Provide council tax to families such as mine who need it the most. However, it is not fair to neglect other families even though their situation may not be as worse.

Dont go ahead with these proposed plans.

Give support

Take into consideration my financial situation and help me accordingly

Disabled / long term sick people with chronic disease, physical or mental health issues should be 100% exempted from council tax

offer a little more assistance where an adult is neither claiming or working(essentially has 0 income)

Help me more with my council tax

Not make any reductions, and pay the necessary amount.

Do this to the people who can afford it. Not the people who are desperately struggling right now.

Reduce council tax

Not start charging so that you don't have the worry of weather to use the limited money to pay mortgage, water bill, gas and electric, or internet or food. Its difficult to make choices, and you are concentrating on juggling money rather than concentrate on finding work.

If all households who works needs to be pay separate council tax , council may give them a separate place to leave so they can pay their own expenses. As an individual.

Find ways of reducing costs within council. Enfield has a lot of extremely wealthy home owners. Why can't they pay more money towards their council tax as clearly they can afford it

To reduce these financial difficulties and problems, the municipality should lower taxes even more. Taxes are really high and we can't afford our other expenses.

Pay the amounts so that they reflect the actual amount of council tax paid by residents

Lower council tax rates all together, fairly band properties, not have small houses in band E which cost a fortune, not class higher bands the same as lower bands in future!

Just leave the disabled people alone, this will be having a big impact on a lot of people, it's wrong to cause vulnerable people to worry more about bills, it's not like they can do extra overtime or do other work to get the extra money for council tax

Fundraise and promote in churches in schools high streets as you have access to people with money and use schools or vacant halls, There is no limit how much money you can make. Council tax is not an income because if clients cannot afford to pay you will not meet targets and still be in deficit. Host volunteers for events for pamper nights, children fete, second hand sales, music concerts showcasing local talent, fashion shows, premises will be free and all proceeds can go to the council. Building the community aswell, dare to be different and set an example to other councils. This can also attract wealth from other boroughs, sponsors etc.

Stop what you planning to do

Not to make everyone in the house pay full council tax.

Leave the current measures in place.

Consider whether someone, regaress of working age, is able to work or whether they have a life long disability and is unable to work. You could eork with universal credit on this.

Please use the space below.

Don't restrict GP practices, hospitals or specialists from treating patients with chronic diseases. Allow them to do spine, knees, thyroid... surgeries or investigate further to find out causes of chronic severe pain to enable people like me to work and provide for themselves rather than begging for help. Give people with chronic diseases a chance to cure and live pain free. Treat them fairly and ultimately rather than giving painkillers to destroy their other active organs. Give them social housing instead of restricting doctors from giving real and factual medical reports. Secure housing for people with disabilities and chronic diseases instead of giving these houses to relatives and friends. Help them with mobility devices and surgeries, education, training and comfortable houses; hence they will work.

Maintain my current help

Continue their support with balanced reductions without it increasing costs for home owners. Look at ways to help in the reduction of utility costs and food costs in the area

Help reduce bills eg negotiate with gas providers as a single entity representing the area

Don't cut my help

you want to save money? cut rubbish collections to once a month, cut out un-needed high paying management jobs at Enfield Council. and stop lying to your constituents by saying one thing and doing another. absolutely disgraceful

Reduce council tax

Just provide everybody with affordable house to live in.

The council tax is too high for me and would like to reduce it .

They need to keep doing the council tax support as I am entitled to that and should continue to do that I cannot work and cannot pay any rent and council tax by myself so keep this in place cos if you all was to bring out this new scheme the negative impact this will have is ashamed you all are behaving this way & want to cause so difficulties when we are already struggling enough sort yourselves out please .

Not to implement the scheme.

Take into account each individual household circumstances. Don't assume that people in band d and above are rich!

Send their money wisely.

To continue to pay like at the moment

Allow disabled people to be exempt from any changes .

Remove this new scheme, or offer the extra help when needed

do not reduce my benefit

Continue to apply the current system

Stop using consultancy firms and paying them millions. These millions belong to residents, and the council leadership have a track record of burning through millions.

Leave people experiencing financial hardship as it is, alone

Unless we collectively can bring down inflation I think the council has enough support from the government to fund itself further rather than asking the "normal" people to pay.

1. Change the banding so that only larger houses are in band D+ not bungalows 2. Protect the elderly, sick and disabled by keeping the current 0% payment for those on benefits and pensions.

Not increase council tax and retain the single persons reduction

Pay the full council tax support as it is now

Don't do it you will hit the most vulnerable people in the London borough of Enfield.

Please use the space below.

Just thing about what you propose to do and how it wil effect people in general during cost of living crisis

Council should support for those who is struggling, from October this year everything gone up so high and struggling to do anything with my daughter and even feed her. Council should help those whose struggling not bill them higher

Give discounts to people based on income and not property band.

We would be unable to eat and heat our home. I still have my heating switched off as I cannot afford it

Find a different way to make savings that does not involve increasing the financial burden on those who can afford it the least

Lower the council tax!

Stop wasting money generally and improve in house financial decisions and administrative efficiency in how our taxes are used

Many ordinary homes are band D and capping at band C is very harsh and does not consider individual circumstances.

Give reasonable support

To not go ahead with this change

Apply council tax support for those working and on low incomes like you would unemployed people. It's like we get punished for trying to do better.

dont implement this scheme. its got absolutely nothing to do with enfield council wanting to make council tax payments "fairer" for everyone and everything to do with enfield council mismanaging its spending and budget for years hence it now being in so much debt. this is a costcutting exercise nothing more to try and save money and targeting the most vulnerable to pay for enfield councils mismanaged budgeting mistakes. disgraceful. and in the last year we were promised that cuts to the council tax scheme would not go ahead. now enfield has gone back on its word. if this goes ahead i will never vote for labour again

Keep it as it is.

Keep the council tax support levels at upto 100%!

Nothing

Scrap these horrendously unjust proposals

Ideally, introduce some exemption (or mitigation) for reasons of disability -- though obviously doing so would be in conflict with other proposals to remove protections for reasons of disability. I'm very aware that investigating the distribution of council tax bands of properties within the borough with truly level access is likely to be expensive -- but it would be good to know that the need for level access plus space to navigate inside your home isn't going to result in disabled people being disproportionately affected by treating all properties as at most Band C for Council Tax Support purposes.

Increase council tax to richer residents in the borough, make their contribution higher

Look at individual circumstances instead of the property

Base on affordability

Maybe find me a council house with lower rent that me being in private rental

The council needs to review this system, firstly the maximum discount based on band C is not fair for those who have lived in their homes for 30+ years. It should be based on wherever you live as this blanket system is biased against those who live outside band C. Also this should be based on an individual case by case basis as people like myself who are sick and cannot work but are single and do not have any other financial contributions coming into the household from other family members and are not able to go out to work to cover these new costs.

The people that work always get penalised

Leave things as they are

decrease the rate

Reduce wasted spend within the borough on not used implementations.

rehome my dependants in affordable accommodation so they can move out

Advise what will be needed to be paid. Have no clue iat the minute so can't save/allow for it. Also 50% is a massive ask, when at the moment I have full support

10. Thinking about your clients/service users, what would you like to see the

Council do to mitigate the potential negative impacts households may face

should we restrict the support to a maximum Band C Council Tax liability'?

Please use the space below.

Expats and people who can't claim public funds are the many and UK national income can be heavily impacted if they are not given relief and we eventually will see them leaving UK for other country so to avoid this risk we should come up with some expats categories for council tax to offer waivers.

This is likely to affect families with dependent children because they are the families likely to be living in the larger properties, many are already likely to be in poverty. Increase to band D would make a small difference. Will the benefit team target individuals and families for discretionary support. How wide is this support. We appreciate staffing to do this will be an issue. If you are going to make this huge change, will you consider not sending CT debts to bailiffs if people are in receipt of CTS and not able to pay the shortfall, as this will result in more costs, hardship, stress and may not result in income generation for the Council.

People may have larger homes for any number of reasons, particularly if residents have disabilities, or a number of children. This 'blanket' approach allows no flexibility to look at individual circumstances. obviously, individual assessments would be required, requesting this information, but I doubt that you would have the staff to conduct this appropriately.

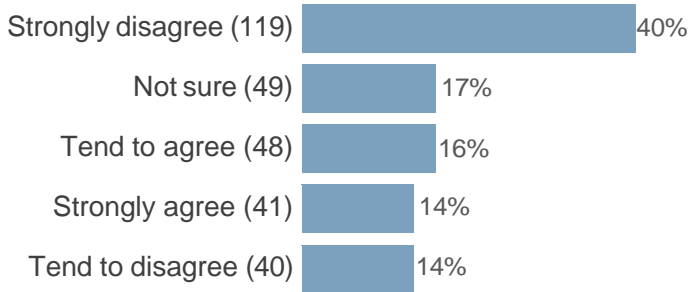
Tapered subsidy for the first year.

Please see section 25 and email sent via the have your say email address. The last box would not accept all of our comments due to word limit Members felt this was very unfair. People often have no choice of where they live. Some residents who have complex needs are housed in specially selected properties which may be in a higher council tax band property due to their need. Such situations need to be taken into consideration. Paying a higher charge is an example of 'disability premium.' Similar properties may be placed into different council tax bands according to area property valuations. This may result in people in exactly the same financial circumstances paying more council tax based on their post code. CTRS schemes should be constructed based on financial need not residence.

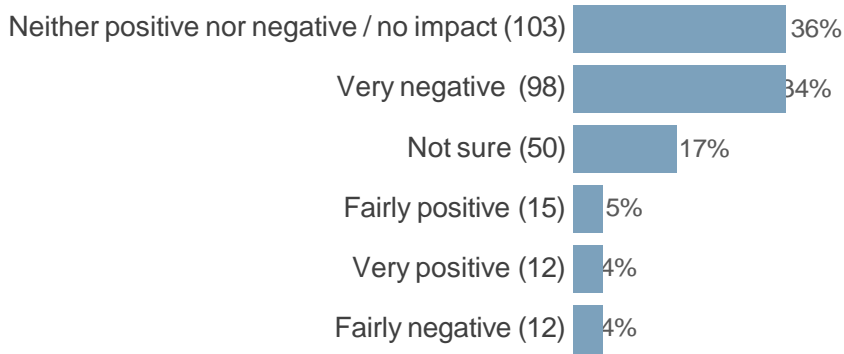
The consultation proposes assessing all income and expenditure. This needs to be full and complete disclosure of all income and All expenditure. All cases can then be assessed fairly.

6 (100.0%)

To what extent do you agree or disagree we should implement this change to the Scheme?



If we implemented this, to what extent do you think this will have a positive or negative impact on your household?



Proposal 2: Introduce a minimum non-dependent deduction for households with other adults living in the property and increase the current deductions by 20% (excluding students, boarders and others)

We propose to introduce a minimum non-dependant deduction for households with other adults living in the property so that most adults, regardless of their circumstances or the circumstances of the claimant and/or partner, can contribute to Council Tax, as a user of Council services.

In addition, we are proposing to increase the current deductions by 20%. No deductions will be taken for full time students, boarders, lodgers, sub-tenants or those disregarded for Council Tax purposes.

A non-dependant is a person living as a member of the applicant's household who is not their partner or a child/young person for whom they are responsible. Non-dependants aged 18 or over are usually expected to contribute to household expenses such as Council Tax.

The Frequently Asked Questions document provides details of how this may impact your household.

11. To what extent do you agree or disagree we should implement this change to the Scheme?

- 41 (13.8%) Strongly agree
- 48 (16.2%) Tend to agree
- 40 (13.5%) Tend to disagree
- 119 (40.1%) Strongly disagree
- 49 (16.5%) Not sure

12. If we implemented this, to what extent do you think this will have a positive or negative impact on your household?

- 12 (4.1%) Very positive
- 15 (5.2%) Fairly positive
- 103 (35.5%) Neither positive nor negative / no impact
- 12 (4.1%) Fairly negative
- 98 (33.8%) Very negative
- 50 (17.2%) Not sure

13. What do you think will be the negative impact(s) on your household?

Please use the space below.

I am disabled and live in own housing property and am CTax exempt due to low income. Are you proposing I now now pay but were previously exempt? This is a confusing poropsal. I have to pay more for CTax and more for social care support. Poorest in Enfield hit again.

We might have to pay more.

It will cut into costs of other bills and food

Financial difficulties

Would be unable to find the money to pay

It is already hard to find jobs for those at 18, without work, experience and jobs that would pay high wages enough for them to be able to pay council tax. Yes those are working should pay something towards council tax, but it will be an added burden financially and mental health wise.

You are continuing to push people and families who are already struggling financially into debt and putting them u set financial strain

Not all young adults work or study some are in between and struggling Live with parents to get by. Not all single mums can afford this im on universal credit and still pay £38 a month and incant afford to buy food i borrow money to live.

If a child who you've given birth too reaches over the age of 18 your still responsible for them If they still have to live at home why they get on there feet and save to move out they shouldn't be punished by paying more When they want to change there life's work and be independent and be able to leave home

As answered above. We're living through an economical crisis, where do you expect money to come from? You will 100% see an increase in crime and possible riots if this is put in place.

Less money for food

does not affect me personally as i live alone but will impact people who do have other people living in their household signifacantly for the worse

At the moment I have my non dependent son living with me who is on universal credit due to sickness and therefore I already have a deduction. I think it is unfair to increase this by 20% for non dependents but lodgers or borders are not included.

Reduced income

What do you think will be the negative impact(s) on your household?

Please use the space below.

This is extremely harsh for people like myself who are in the protected group currently getting 100% discount as I rely on my family members to care for me and it is not fair that I am affected by their working status. I do not think this is fair as should be based on my finances and not theirs.

Again strain on the family and it may bring difficulties for the whole family and their members even emotional distress.

Not good...

Why you are increasing prices for people's who really don't have money to pay you special one. One every one gave all support from council and we are really struggling pay bills

I'm a full time carer to adult disabled son who only get PIP benefits I only get universal credit with caters allowance so it's no income

I would have to apply for some additional grant and I'm not working as I'm taking care of disabled minors so that would be waste of my time and additional stress ! Why the question are double? What a point to offer same money as is provided now but ask people to waste time to reapply, that's waste of time of council administration !

Some people may not be able to work due to disabilities or have to care for some disabled household members. Already don't have enough money and they won't be able to pay for the council tax. Already have financial difficulties and have to pay extra for disability needs because of disabled family member and won't have enough money to pay for council tax. Some people shouldn't pay for council tax if they or one of their family member gets higher rate of dla

Low income people shouldn't pay council tax unless their income changes to healthy living income someone like me I make £130 to £300 a month what would £300 do nowadays everything getting expensive food pass fees phone Thomas water tv license electric gas money for winter clothes how can I cope

My kids are grow up but cannot afford to get their own place because everything is so expensive, they barely make enough to live on basically they're working to earn money to go to work! And what services do they use London transport well they already pay for that so why should they have to pay twice, we don't use the fire brigade in 62 years I've never used the fire brigade, and as for the police do me a favour what good are they twice we were burgled and both times the police didn't bother coming out to us and then had the audacity to tell us the next day they were closing the case due to lack of evidence!

I have already highlighted above the amount I currently pay so if you are going to raise it by 20% this will have a very negative impact.

household circumstances should not be disregarded. it is unreasonable

All you want to do is raise more money, your budgeting is wrong, the way you spend money is careless, world is in crises, you should spend peoples money as if it was your own and not spend it in noncense My household would have less money for food

Same as answer 8

My quality of life will be affected duento no money

Will leave as with less money and higher bills to pay

Less money

As above

Money, money, money! Where am i expected to get this money to afford an unaffordable tax?

people are already struggling financially with inflation as a result of our government's lockdowns.

If a non-dependent isn't working and not in receipt of UC, how are they supposed to pay for council tax? The burden will then fall on the main council tax payer

What do you think will be the negative impact(s) on your household?

Please use the space below.

Cost of carer Payment will be affected

As I stated I have an adult neither working or claiming which is already impact negatively financially on my household.

such changes will make it even harder for people to pay rents, do you know how much rents have risen??

Less money for food

It will be more difficult interms of the payment. Which it will be more payment towards bills. Which causes a household to struggle in debt

This is not fair

It means my disabled daughter will be expected to contribute and she has limited understanding of money. She is likely to think her money is being stolen.

Younger people over 18 are studying at university or have just graduated. therefore they cannot immediately gain financial independence. as parents, we provide for all their needs. it would also be absurd to tax them.

I have a limited income.

It's hard enough now , if you are going to charge disabled people more money for council tax it is a terrible idea, it's hard enough right now to pay bills, shopping is expensive still and electricity and gas is much higher, If you have a medical condition and are disabled you can not do a few hours overtime if you can't work to pay for extra council tax,

They do not own the property.

I don't know if my lodgers are counted as boarders and will have to pay 20% of tax

People can't afford to not have this support.

This would make sense theoretically but in reality there are large families living in poverty who cannot move to a larger home or who have children that have just turned 18. It is not the worst idea but you might struggle to get a real idea of who is living in what properties. It would be very hard to truly know who lives where and would make it unfair on honest people

Adults who work at minimum wage won't be able to provide for their needs/ help the main claimant and this will negatively impact their mental health.

The cost will almost double, salaries are not increasing, utilities and bills are not reducing, cost of food is Also not reducing. How are we expected to live??

Rent is already expensive putting more pressure on the non working people of the house

i will be in financial hardship after this

I have children that go to universities. This could mean they will have to sacrifice studying time to go find a job, which will then impact grades and make it difficult to get goods jobs in the future

less money to spend on my children

For every day expenses

I have to decide to Heat or Eat

The cost of living is so high it making me ill on medication myself antidepressants for stress ptsd. Cant sleep lost alot of weight can eat

I am a disabled resident and my 22 year old daughter is my full time carer for me. How are we supposed to live on the minimum income received ?

In the current financial climate there will be less money available.

What do you think will be the negative impact(s) on your household?

Please use the space below.

Council tax was introduced as a property tax. Now you are turning it into an individual tax regardless of which property they live in, in 38% of cases in the borough. There is no coming back from these proposals which are inflationary.

My daughter cares for me and she barely earns enough to save to move out. This will further prolong her future.

Loneliness

I do not have any non dependants so would not impact me, however, it would be devastating for those who rely on a non dependant to care for them. A lot of young adults are on low benefits or work 0 hour contracts meaning they take home very little or nothing so how will they be able to pay?

You would be charging my children as a supplement, we claim NO benefits at all and would be loosing out on income to the house for heating and bills some of my kids can't afford to move out and Enfield council say there is no council homes to help them with unless they go private renting which they can't afford to do, and by charging them as a supplement you will then be penalising us as we will have less income to pay the bills we scrimp and scrap as it is!

I'm disabled and with the cost of living being so high how can I lose more money, It's not like disabled people can do a few hours overtime to cover the extra cost.

All my 18+ children's are at university and stays with us... they are already struggling living on student finance.

Everything you are trying to do will have an impact on the most vulnerable people.

Worse off

Your just taking away opportunities and money from working people that are trying to get on the property ladder and there will be no hope to work if you make it harder for people to progress and charge more for council tax it's always going up this council tax

What if the over 18 is in part time studying but have to volunteer the other hours due to their course. They would not be entitled to any benefits because they are a student but will still be expected to contribute to council tax. It's pressure on the main tenant to make sure the top up is paid. Enfield Council provide a very poor service to their tenants. The streets are filthy, there are no road sweepers on side roads. Bushes/weeds are not trimmed back or cleared. Sorry but someone that has bo income should not contribute especially when they get no benefits.

The house should pay a standard fee and also bands should be reassessed. There are many houses in the wrong band as a blanket decision was made when originally set - but you know this and did nothing to correct it. Also sine houses are listed as businesssed to get a lower rate but some have moved on with no change to the rate beinb paid. Review this.

No money to live

I do not have any non dependent person living in my household, so it would be unfair for me to pay this additional charge, and for anyone who do not have a non dependent person living in their household

Same as above

it will have a detrimental affect on my health

Less money

poor people will suffer more

For households that have a special needs person over the age of 18 yrs old who can't work ,I don't see how they can be asked to contribute to the council tax.Also,I will be receiving my state pension next year,I can't work now due to arthritis .In addition I have a child under 18 that has medical needs so I am a carer for her.

Nothing

What do you think will be the negative impact(s) on your household?

Please use the space below.

I am a carer of two disabled children within my household. From reading all proposals I believe it is clear Enfield Council are basically preying on those they have deemed the weakest in our society, who are unable to put up a fight in order to obtain money in order to recoup the mis-spent millions wasted by the council. And just to add insult to injury you have had the cheek to publish an easy read summary for those with learning disabilities just so you can say you've informed everyone before pushing them further below the poverty line. Where do they think my household and all the residents these proposed changes affects are getting this extra money from, as most are significantly struggling with council tax support in place.

this will again disadvantage renters living in a hmo

Increases

We are very hard working family, paying all taxes and bills. I think many people are using the system, lying of they're status/life/family and working/sickness . I know and I heard many saying to lying about them and I do work with people who use the system/universal credit and all the benefits UK have . I do pay full council tax and I never had any discounts. Any changes is gone affected us /hard working families not the other who lies to system

Unable to help relatives who do not work

My council tax will go up.

Things need to remain as they are please.

our wages has noted gone up we are literally living in poverty

This will not help people and will help force people further into poverty

as i have said before the cost of living else where is far to expensive for non dependants we just get by now

As above

What could the Council do to reduce the negative impact(s) on your household that you listed above?

Please use the space below.

Continue the CTax support for very low income people. Some families rent Band D not through choice.

Base the council tax on property values only.

Not change to the new scheme

Look at each case individually

Assess everyone individually and based on their wage, and any other cost of living expense.

Leave the support system in place and do not make any changes

More help should ve given instead of reducing the help. People are already struggling. Council tax is too high in London as it is. Even working people struggle to pay council tax.

Yes

Re invest back into the community and develop it. The park my daughter plays in is so run down and hazardous, the streets lights outside my house never works, REINVEST! What are you doing with the money you already have??!!!

Enfield Council should give 100% council tax exemption to those who are on any sort of social benefits

What could the Council do to reduce the negative impact(s) on your household that you listed above?

Please use the space below.

continue the scheme at the current rate

Consider changing this by less than 20%

Keep full support for households on benefits.

To not affect the protected group, they are protected for a reason!

Keep supporting the families and households that needs to get this support.

Not good...

Everything

Should be using the same rules on non dependents in universal credit housing costs if the non dependents are on disability benefits no deductions. By definition already the poorest in society

Stop creating unnecessary improvements or reductions which creates more work for council employees as well as residents ! Where should I find additional money when I can't work as I'm a career ? I don't have time to sleep properly or shower regularly or clean house but you want me to somehow find job that would fit between 9.30 am & 11.30 or 14.30 (if I can manage to extend my child nursery) ???

Council could pay for the council tax same as now.

Help us poor or lower class people to pay the minimum

Do not target people like myself who cannot work because of disability and illness some of which are life threatening, do not target kids of people like myself who work-barely making a living-but also care for their disabled ill parent. Look if you lot were to say everyone (apart from those that can afford to pay the council tax) were to pay day £5 or £10 a week that people could manage, you would get say like from my household either £780 pa to £1560 pa, that's 3 people paying either £5 or £10 a week which is so much more affordable for people and it's not making life harder for them and putting money in the coffers

Leave things how they are, just because you want to raise the deductions and make certain households pay more does not mean that people have the additional money to be able to pay as their circumstances are not likely to change.

the council should remain on the current system to avoid further hardship to struggling families. especially households in receipt of disability benefits.

Give food vouchers to the poor I am in universal credit and wasnt even able to get clothes voucher because they were out already, how do you not offer the vouchers to the individuals who really need support instead of giving to the school who will distribute it between their friends and the real people in need will not get them Lavender school

Same as answer 9

Leave it

As a new mother to a new born how can council expect me to work to pay off more council tax. What should i do with my family and kids. This nonsense should stop and the councils and governments needs to understand the importance of family. We are trying to raise our future but by cutting all these essential helps councils are just making this impossible

Nothing because I simply cannot afford any change

Dont go ahead with proposed deal.

by not limiting the support. its not been even years since we got out of the lockdown that messed up our economy and lifestyle. people deserve to have a couple more pounds in their bank accounts.

Not introduce deductions for non-dependents who aren't in work or in receipt of UC

Increase carer allowance

What could the Council do to reduce the negative impact(s) on your household that you listed above?

Please use the space below.

Try to take this into consideration as I'm sure I'm not the only one.

Not make such harsh and unfair changes, to save money for the council, many people are in danger of not being able to pay rent.

Dont reduce the suport

They should keep it as it's . Council tax has been increased since April . In order to reduce to cost councils should look into different aspects of it. They can't charge people extra per headcount.

Not make those changes Council tax should be means tested via your earnings not based on value of yr home. Means testing based on earning will reflect better a person need for support

Have protected groups for dependents who are disabled

People up to 25 years of age should not be taxed. single people should not be taxed either. i.e. people who do not have an official job and live on state or municipal assistance should not be taxed.

Provide a better service in the local area, particularly the litter which is out of control.

Leave the disabled alone, ain't it bad enough just being disabled and not being able to work or do most things that non disabled people can do,

Leave us alone. How much more can you take from us. these are difficult times for our young people. which could not afford to buy property in London or rent property, which they could say it's theirs and would be acceptable for paying the council tax most young folk are on minimal wage

Maybe reduce the tax band and minimum tax. Also to allow pensioners to pay less

Leave things as they are.

I am not sure as you are not very specific about what you consider when it comes to how many adults are living in a household. However if you took into consideration only adults that are able to work it would be fairer.

Exclude all students (part-time/ full-time), vulnerable people and people with minimum wages/ less than £30000 per annum.

Continue their support with balanced reductions without it increasing costs for home owners. Look at ways to help in the reduction of utility costs and food costs in the area

Not implement the changes

stop lying to your constiutents

Exempt those who go to university

Just do not increase your wages or hire more stuff you don't need

Reduce the council tax

Not to implement the new scheme

Low income people need more support

Take into consideration circumstances like my own and many other disabled households

Do not implement any of these proposals which will impact those with low to no income. Whilst food and energy prices have skyrocketed, the councils leadership team have the creativity and lack of morals to reduce support. This is meant to be a labour administration.

Not apply a levy tax on kids still living at home with their parents. Even if their not kids anymore by age, they are our kids and we want them home as long as we can have them.

Leave things as they are. Get rid of the officers

Leave the situation as it is and stop trying to fleece those who cannot afford it!

What could the Council do to reduce the negative impact(s) on your household that you listed above?

Please use the space below.

Not charge my adult children additional tax, we get no help as it is, or find a council property that my daughter and her son can move to

Leave the disabled people alone, it's hard enough not being able to work and live a normal life, Enfield council are normally fantastic with the support and help they supply to us,

Keep it as it is. Only pays when working!! Otherwise where the money come from? People should start stealing to pay council tax? The council should find other ways to save and stop these new council tax changes which will be disastrous for families .

Don't do what you are trying to do

Just be thoughtful and think about the impact

Lower council tax

Not charge anyone that has nil income. Only people who has a wage or receive benefits should contribute

See above.

Not take extra money

Residents being force to pay additional expences, in the present economy is unfair, the council should not be paying 75 % of a person council tax, because a person in on low income. Residents who work and do not claim benefits, should not be burden with additional expences, the council need to reduce the amount of benefits is paid out to claimants. Set one standard amount of council tax benefit a claimant will receive, below the amount that is present given

Council takes all this money for tax purposes to do this and that, but hardly any work is ever carried out. Theres so many pot holes never worked on. Last three years the pavement grass patch only cut twice in a year. The trees are not trimmed because of one reason or the other and they never return back. The expense on grass collection is increasing, but a 6 month option is never proposed to

dont implement this scheme. its got absolutely nothing to do with enfield council wanting to make council tax payments "fairer" for everyone and everything to do with enfield council mismanaging its spending and budget for years hence it now being in so much debt. this is a costcutting exercise nothing more to try and save money and targeting the most vulnerable to pay for enfield councils mismanaged budgeting mistakes. disgraceful. and in the last year we were promised that cuts to the council tax scheme would not go ahead. now enfield has gone back on its word. if this goes ahead i will never vote for labour again

Provide more financial support

The council must ask central government more Fund

Give some reduction in council tax for having a special needs person over the age of 18 yrs in their household and if they are a carer for a child under the age of 18 yrs if they have complex medical conditions.

Nothing

Scrap these horrendously unjust proposals

help renters instead of making them the victims

Has to take in afgordability

More investigation on the application . Many told as non working and they do work cash , many told as a single parents and they do have partners . More and more investigations

Stop penalising those who work

Not introduce this appalling ill thought out strategy. Absolutely ridiculous! I will refuse to pay! Council tax should be applied the same throughout the country. Corrupt councils yet again making life difficult for everyone.

Things need to remain as they are please.

need to reduce the price

Make more affordable housing available so individuals can have an opportunity to own their own home and pay council tax normally

build more accommodation for younger people to rent who only get low wage who could pay that way the council would get income not everybody wants a family buy you dont help them as they dont earn enough fto buy

15. Thinking about your clients/service users, what would you like to see the Council do to mitigate the potential negative impacts households may face should we introduce a minimum non-dependant deduction for households with other adults living in the property and increase the current deductions by 20%?

Please use the space below.

This will encourage contribution by most members and I think it will have positive impacts only

Parents of Non dependents on UC already have NDD for housing costs, so this is an addition deduction from a means tested subsistence benefit. It is reasonable to consider a contribution if household members are working. However, if they are on benefits this is another deduction that is not affordable and our experience suggests that non dependents who are receiving benefits are unlikely to be able to afford to contribute.

This is very difficult for our members to understand. Could you explain how this would apply to autistic or learning disabled people living in the family home? It also raises the issue of people being disregarded due to their being carers and also due to being SMI - this whole area is problematic already, with eligible people not knowing their rights, and some officers not knowing the law, as well as G.P.s being unwilling or unable to evidence SMI, as is currently required.. If there had been some public consultation events, these issues could have been explained, perhaps. But none have been organised,

Please s email sent via the have your say email address. The last box would not accept all of our comments due to word limit.

Households where CTS is sought need to fully disclose all income and all expenditure

5 (100.0%)

Proposal 3: Reduce the maximum award from 75.5% to 50% (and the minimum payment from 24.5% to 50%) as well as making the minimum payment the same for all working age claimants

It is proposed we reduce the maximum award from 75.5% to 50% as well as make the minimum payment the same for all working age claimants to ensure everyone contributes to their Council Tax. This means removing the protection from the maximum award of 100% (that is, no minimum payment) from the following protected groups (single under 25-year-olds and war widows are excluded and will remain protected):

- * An applicant (or their partner) receiving Carer's Allowance
- * An applicant (or their partner) receiving Disability Living Allowance (either care component at the highest rate or mobility component at the higher rate) or enhanced
- * Personal Independence Payments (daily living or mobility component)
- * An applicant (or their partner) receiving the support component of Employment and Support Allowance
- * An applicant (or their partner) receiving Universal Credit who has the following elements included in their awards - limited capability for work, disabled child element or carer element
- * An applicant (or their partner) who are foster carers and who were recruited and trained by Enfield Council

The Frequently Asked Questions document provides details of how this may impact your household.

16. To what extent do you agree or disagree we should implement this change to the Scheme?

- 42 (14.1%) Strongly agree
- 23 (7.7%) Tend to agree
- 26 (8.8%) Tend to disagree
- 173 (58.2%) Strongly disagree
- 33 (11.1%) Not sure

17. If we implemented this, to what extent do you think this will have a positive or negative impact on your household?

- 15 (5.2%) Very positive
- 16 (5.5%) Fairly positive
- 66 (22.8%) Neither positive nor negative / no impact
- 16 (5.5%) Fairly negative
- 141 (48.6%) Very negative
- 36 (12.4%) Not sure

18. What do you think will be the negative impact(s) on your household?

Please use the space below.

To what extent do you agree or disagree we should implement this change to the Scheme?

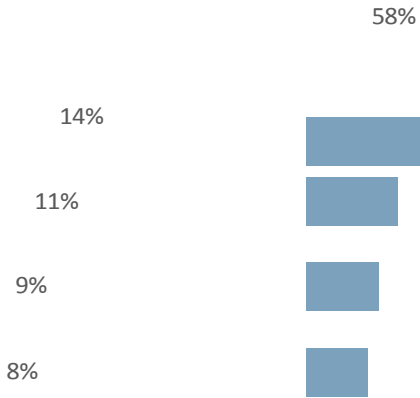
Strongly disagree (173)



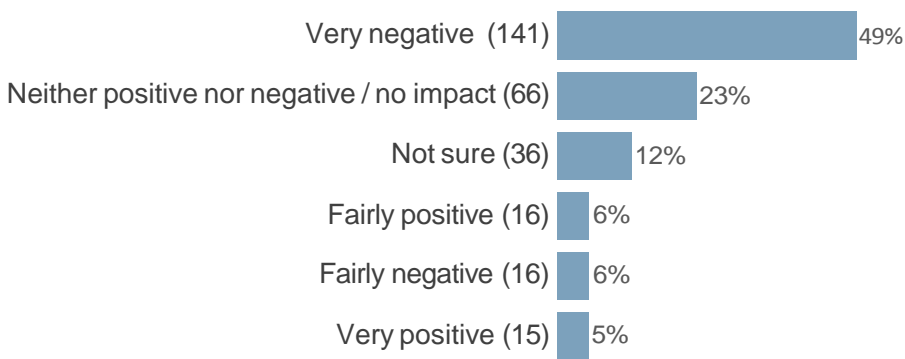
(33) Tend to disagree (26) Tend to agree (23)

Strongly agree (42)

ot sure



If we implemented this, to what extent do you think this will have a positive or negative impact on your household?



What do you think will be the negative impact(s) on your household?

Please use the space below.

I would currently be in the group receiving 75.5% reduction. To increase that to 50% would make my life even more difficult. Keeping up with household bills and buying food is already difficult. As a result i would have to drastically cut back on food, which i already do. At some point there is nothing left to cut back on. When that happens then malnutrition results. As does ill health

Impact on the family.

Financially will be hard

Won't be able to afford good or other stuff if I have to pay more money

It'll push us into poverty and result in arrears and court/bailiff action which we'll be unable to afford resulting in criminal liability and removal of goods. It's basically penalisation of those who are vulnerable

People are awarded support due to their need and it would be wholly unfair to charge them more money.

What do you think will be the negative impact(s) on your household?

Please use the space below.

This proposal primarily focuses on individuals receiving benefits, but it fails to consider the plight of part-time workers and single parents. The fundamental human needs of warmth, safety, and sufficient food are being jeopardized, forcing difficult choices between "heating and eating" and managing various household bills. These challenges show no signs of abating and are taking a severe toll on our mental health. In addition to significant affordability issues, individuals dealing with mental health problems encounter obstacles when trying to communicate with their local council regarding council tax matters. Many council communication channels are not accessible, relying heavily on letters and telephone calls that may not adequately support those in need. Moreover, the use of complex language further complicates the process. There is a lack of consistent awareness among people regarding potential discounts and support schemes they might be eligible for. It is crucial to broaden the scope of this proposal to encompass the struggles faced by part-time workers and single parents. Additionally, addressing the barriers to effective communication with the council, such as improving accessibility and using more inclusive language, is essential to ensure that all residents, including those with mental health challenges, can navigate the system and access the support they need.

I'm a full time carer to adult disabled son who only get PIP benefits I only get universal credit with carers allowance so it's no income Can't afford to pay if it's reduced

How do you want me to find the job between 9.30 to 11.30 or 14.30 (if I manage to extend nursery) and who will cover night care for my disabled children who wonder at night so need supervision ?!

Some people may not be able to work due to disabilities or have to care for some disabled household members. Already don't have enough money and they won't be able to pay for the council tax. Already have financial difficulties and have to pay extra for disability needs because of disabled family member and won't have enough money to pay for council tax. Some people shouldn't pay for council tax if they or one of their family member gets higher rate of dla

I am on a limited budget and struggle to make ends meet .

The cost People who were receiving 75% will now receive 50% but people like me receiving 100% to go down to 50% is a massive change

We don't have the money, your trying to get blood from stone

The same as above. The same question is being asked for these questions but the answer remains the same.

i form part of the protected group and i am working part time. i am also paying towards my council tax which is already causing hardship. increased the amount i have to pay will mean either my kids go a day or two without food or going into debt.

Keep things as they are, do not make people choose between food or council tax

Same as answer 8

I cant even afford my bills now without this

Will struggle with less money

Less money

As above

I will not be able to support my family. The cost of living effects on my family will be multiplied and I will not be able to cope with it.

EVERYTHING IMAGINABLE!

more difficult household finances

What do you think will be the negative impact(s) on your household?

Please use the space below.

We are already struggling as is. You've admitted the levels of poverty seen in the area you've acknowledged the inequality. Those receiving support are already on a low income. An adult still living at home is indicative of someone on a low income or supporting their family through pooling resources. This is an obtuse question as there is a heavy dependence on food banks, charity run mental health services, volunteerism and other non state help for the affected groups. Yet you think it's okay to squeeze money out of them for what? Vanity purposes? The poorest areas are overrun with rubbish and generally heavily polluted environments, drug use, mental health crisis', poor educational outcomes, a lack of safe spaces for youth, a lack of connectivity, shoddy housing if any at all. Your big solution is to squeeze from an already broken group, so everyone can pay fairly? Is there i equality in the quality of living of someone from Edmonton green compared to Winchmore Hill? Be for real.

Having all working age people pay the same minimum amount of tax would not be fair. Someone earning £200 a week doesn't have the same paying capacity as someone earning £500 weekly. Rents are extremely high and with housing benefit capped, most people don't earn enough to pay their rent let alone more council tax. My rent was increased by £175 monthly last March and next March will again go up since the 12-month agreement ens. With my income, there's no way I can find a new place. Having to pay more council tax would certainly make me homeless.

Carer Payment will increase

I will have to pay more when I'm struggling already. I'm a single parent with a 6 year old same as above.

Less money to live day by day

I am on my own why is it single under 25's get more from the benefits when someone at 57 who has worked a considerable amount of time isn't supported some how I don't see how this is fair. It seems that the older you are the more you are penalised, and the government and councils only care about the young.

Financial bills will be increased

I am a carer the money received as a carer is very limited. I currently can not afford my bills and food. This proposal means I would go from paying zero to 50% on no money. I'm not sure how I would eat or pay electricity bills plus there would be an extra £21 no dependent payment for my disabled daughter, our payments would go from 0 to over £80 per month. We wouldn't be able to pay our other bills or eat

The cost of living crisis is evident in all aspects of our lives. I myself am a single mother of 2 children in nursery which costs over £2000 a month then have to deal with rent, food and utility inflation having this council tax inflation and amount needed to pay it increase will further push enfield residents into hardship. Enfield have not increased the benefit amount paid to its residents to reflect the fact there is nearly 0 properties in each band that are below the threshold.

As. I have said, working a low wage job I already struggle financially, the cost of absolutely everything is going up but wages aren't, and even if I did earn more it would be taken away in my universal credit payments. I am currently unable to work more hours or change jobs as I need to work around my children & current childcare arrangements

see previous answer

I retired due to ill health and cannot work and my occupational pension is low

Make life harder, less money,

What do you think will be the negative impact(s) on your household?

Please use the space below.

We cannot afford to buy food or gas and electric there simply is no disposable income for council tax. I am disabled and my 2 children are disabled we live in temporary accommodation that is not adapted to meet my children's needs. Last winter I could not afford my bills and 2 of my children ended up in hospital despite the government help and the £250. I simply cannot pay if it comes at the expense of my children. Causing them to be hospitalised or die is not the way to reduce you facing bankruptcy. We will face homelessness and eviction or prison. I am a single mum this will force my children to social services. A bigger bill for the council. I am disabled and cannot work I am not simply choosing not to work. I pay the nursery for my sons special requirements as they cannot afford it.

See above

People need to eat and Council tax doesn't cover that.

I cannot afford to make this payment. I am permanently unable to work due to sickness. I am already using foodbanks to survive. This change will mean people will end up dying. This is a completely unacceptable change.

Again i would struggle to pay more council tax at the moment as I am unable to work

We are a very vulnerable household struggling to pay our bills in a cost of living crisis. I am disabled with chronic illness, my husband is terminally ill, we have 3 children (1 adult) all with Special needs and 2 are physically disabled. We are barely able to pay our bills now. We cannot afford extra costs.

This will affect rent, food and put pressure on my well-being and welfare

Lose of benefit

The cost will almost double, salaries are not increasing, utilities and bills are not reducing, cost of food is also not reducing. How are we expected to live?? Carers allowance doesn't even cover the basic food shop never mind look to cover things for the wellbeing of the carer!

It would leave us worse off financially

Those receiving Universal Credit already do not receive enough money to live on, the cost of food and heating alone is barely covered by Universal Credit, if those in Universal Credit also have to pay council tax they will starve or freeze to death

Same answer for proposal 1

it will put me into more debt

We wouldn't have enough money to survive so do Enfield council want all recipients of council tax reduction to become criminals in order to put food on a table?

Would struggle financially

How will we be able to pay for this. It's expensive being disabled. Why can't you appreciate this? We do not "choose" to be disabled. We would rather be healthy and working.

The cost of living is already very high, I'm unable to work as I have to care for my disabled son and partner. We live in a adapted flat so moving isn't much of a option but we would have to consider it.

Just living is hard enough

All aspects - life , money , health .

With the cost of living the way it is , i just wont be able to afford this . Plus being disabled and unable to work , i cant increase my income , so would have to cut back on personal care and home help as i cant cut back any further on heating , shopping.

We are on a very low income through no fault of our own. In top of the sky high energy and food bills reducing support will leave us destitute

Obviously there will be less money available

What do you think will be the negative impact(s) on your household?

Please use the space below.

Taken from Scope.org.uk: In 2023 disabled people continue to face unfair extra costs. The higher cost of specialist equipment, higher usage of everyday essentials and energy, and an inadequate welfare system, are all making it harder for disabled households to meet the extra cost of disability. Scope last published figures for the extra cost of disability in 2019. Since then, there has been a global pandemic, a cost of living crisis and soaring prices. More households have fallen into poverty and the number of disabled people out of work has increased. These factors have had a huge impact on the lives of disabled people. Since the last Disability Price Tag report there has been no action to tackle the extra cost of disability. We define extra costs as the additional amount of money a disabled household would need to have the same standard of living of a non-disabled household. Our analysis shows: On average, disabled households (with at least one disabled adult or child) need an additional £975 a month to have the same standard of living as non-disabled households. If this figure is updated to account for inflation over the current period 2022/2023, these extra costs rise to £1,122 per month. On average, the extra cost of disability is equivalent to 63% of household income after housing costs. The average extra costs rise to £1,248 per month where there are two disabled adults in the household and at least two children. And for households with one disabled adult, one non-disabled adult and at least one child, the average extra cost is £634. These figures are accounting for disability benefit payments like Personal Independence Payment (PIP), which are designed to help address these costs. The pressure on disabled households to meet these costs makes it harder to have a good standard of living. It makes it harder to build savings, and it makes it difficult to plan for the future. Addressing the Disability Price Tag and reducing the extra cost of disability requires concerted action and commitment from government, regulators and businesses. We need a welfare system which provides sufficient levels of support, and to make sure disabled households have fair and affordable access to essential services. By working together to reduce and end the extra costs associated with disability, we can create a fairer, more equal society, where everyone can participate and reach their potential. What are extra costs? We define extra costs as the additional amount of money a disabled household would need to have the same standard of living as a non-disabled household. Disabled households have to divert their income to pay for specialist products and services, as well as pay more for the basics. These include: Spending on specialist disability-related products and services that are essential and often costly; and include things like vital specialist equipment, mobility aids, car or home adaptations, medicines and therapies which are all expensive. Needing to spend more on everyday things – booking a holiday may lead to extra costs due to a lack of availability of accessible rooms; limited mobility may mean needing to purchase more expensive ready meals or rely on the delivery of household goods more. Higher usage of essentials – many disabled households have to use more energy or extra accessible transport options. Extra costs do not just relate to money that has actually been spent, but also to purchases and services that disabled households have to go without because their available income has been used up on the basics. In other words, not every disabled household is able to meet the extra cost of disability. Disability benefit payments, like Personal Independence Payment (PIP), are designed to help offset these costs. However, even after taking PIP into account, the average disabled household (including at least one disabled adult or child) faces extra costs of £975 per month.

It will reduce my disposable income. I already cannot afford food and heating

Cant afford to pay 50%.I cannot work. Live on benefits.

Again I will not be able to pay

As mentioned above it makes things even more difficult than they are

Disabled people pay additional costs with their PIP allowance, this puts them at detriment

What do you think will be the negative impact(s) on your household?

Please use the space below.

As per my first comment it is VERY unfair to expect those who are elderly, sick or disabled to find funds to afford these extra costs and the current status quo for those on benefits and pensions should remain exempt. To start with PIP payments are awarded SPECIFICALLY to help sick and disabled with the extra costs incurred with their illness and BY LAW are NOT to be included by councils or other agencies in their calculations. Doing so here shows you are willing to deprive those who need it most illegally! Those who do not claim PIP but who receive the support element of ESA or UC are SICK or DISABLED and are unable to work so need their funds as much as those on PIP. Those of working age on UC only get £75 a week to cover ALL outgoings including food, utilities, clothing and travel costs to interviews so how do you expect them to be able to find money that they don't have?

Again you will be penalising us for paying full rent and tax when we claim nothing yet but will have to in the foreseeable future

Being disabled this would be terrible on my fiancé's as it's going to be worse with no help with fuel bills the £67.00 has gone now could be losing more money. It's a terrible idea.

I have clearly stated previously the effects

There are many sick disabled and vulnerable people living in Enfield councils area who are of working age but can't work due to their illnesses. It's totally unacceptable What you're planning to do.

Less money for essentials

Your making it hard for people on the up and coming they could use the money to invest in them selfs to get better jobs

Im single over 35, what difference is there between me and a single under 25??? Why are they protected?? Is that not dictatorship by age???

Again I would be unable o pay for food and electric and gas. I have no money and just about make ends meet.

Reduction in carer protracted status. Reduction in disabled person proctctrd status

My council tax payments will increase and I can't afford this

I am unable to work and am in the ESA Support Group . I now need to pay 50% and this is a disproportionate amount of my benefits. I have very high living cost due to my disabilities. Scope calculate the disability price tag in 2023 around £600 or more per month. A basic life is known to be more expensive for people with disabilities. We are also in the group that is most likely to live in poverty. This extra cost is unaffordable. I am in band D (would have been E but reduced due to adaption) because I need a room for my carers and space for my equipment. Single working age residents unable to work because of disability will be the hardest hit. We will be paying a much higher percentage of our benefits in housing related costs. Nearly half of everyone in poverty is either a disabled person or lives with a disabled person. Already disabled people make up a higher proportion of people using food banks and now in addition to food banks we are offered hardship funds to mitigate the huge CTAX 50% bill faced

No money

Same as above

it will have a negative effect on my wellbeing

Some people need more help than others. I understand a need to be fair. But it's just reality that we can't treat everyone the same.

The bill would much too expensive!

None

What do you think will be the negative impact(s) on your household?

Please use the space below.

people myself included are struggling with bills food ect we are all suffering and to pay out yet another bill would mean debt.choices between eating, heating ect and the stress impacting mental health.disabilities are not a choice and to be penalised and discriminated against in this way is disgusting

I am a carer of two disabled children within my household. From reading all proposals I believe it is clear Enfield Council are basically preying on those they have deemed the weakest in our society, who are unable to put up a fight in order to obtain money in order to recoup the mis-spent millions wasted by the council. And just to add insult to injury you have had the cheek to publish an easy read summary for those with learning disabilities just so you can say you've informed everyone before pushing them further below the poverty line. Where do they think my household and all the residents these proposed changes affects are getting this extra money from, as most are significantly struggling with council tax support in place.

I'm in the ESA Support Group and receive the Enhanced rate for both components of PIP. All of my income is on the basis that I'm unable to work, and being disabled is inherently expensive. Going overnight from being in a protected group to needing to make 50% payments is going to have a significant impact on my budget.

You would be removing me from being in the protected group. This doesn't make sense to me. I am disabled and unable to work, therefore unable to increase my income. So if I then have to make more of a contribution to the council tax, I would need to use money that I spend on other things. These things might be my food budget or my utilities. You would essentially be taking money that I simply don't have and do not have the ability to contribute.

Simply put i cannot afford this. I don't think you've taken into account people like myself who will be greatly affected by these changes. I am on ESA income based and also receive housing benefit. I am affected by the benefits cap so will not get the increase in LHA next year. The money is just not there to pay the extra council tax. I don't think the impact of the benefits cap has been taken into account, or the huge increase in rents, especially in the private sector, which the benefits cap does not take into account or the current cost of living crisis. I cannot stress to you enough how much i cannot afford the increase. After i have paid my rent for the month, my council tax and my bills i am left with £21 a week for everything else. I am now terrified, and i do not use that word lightly, as to how i will pay the extra council tax. The changes to the scheme will leave me in severe financial hardship and i will be forced to choose between buying food and paying my council tax. There is no money left over to pay for this increase.

Paying more but income not going up

I am permanently sick/disabled. I live in band D property. I am single and live alone. I receive esa and higher disability premium and dla low rate care indefinitely. This amounts to approximately £130 week. With cost of living crisis, all bills rising and cost of food increasing, I am left with around £15 per month after all bills/food shop. This is not enough for personal spending let alone the council tax you wish to put forward in 2024. I do not receive any other benefits (eg housing benefit/child benefit etc) apart from council tax and will not be able to afford this new council tax reduction system which I believe is targeting the most vulnerable and sick individuals who cannot work to increase their money to pay this new tax.

Some people will find new way to trick the system

I was receiving a deduction in council tax as i was on Limited Capability for Work and not required to look for work, and struggled to pay that %. I now receive full reduction i believe because i am now on PIP, however, i am unsure of this, as this was never made clear.

Less money to eat and heat my home

Things need to remain as they are please.

Reduces the amount of money we can spend in the local community and save

What do you think will be the negative impact(s) on your household?

Please use the space below.

In this hard time it will affect me financially more.

I will have to pay more

I won't have the money to pay for it.

Would put me below the bread line

What could the Council do to reduce the negative impact(s) on your household that you listed above?

Please use the space below.

Leave award as it is and not implement new scheme for maximum award reduction

Increase support or leave it as it remains rather than reduce the level of support

Keep the protected groups protected! Ie, disabled. People in receipt of PIP should not have to pay any council tax. Where would this money come from if we cannot work.

To not affect the protected group. They are protected for a reason!

Not sure.

Protect those on the lowest income

Keep supporting households in need

Nothing...

Calculate the figures properly or council members take a pay cut

You'd need to provide grants to cover the shortfall particularly on those who aren't protected by benefit caps

Not changing the system, we are one of the largest boroughs in London. As well as one of the poorest ,so obviously we will have higher costs.

Please use the space below.

Transparent Communication and Awareness: Enhance communication channels and make information about council tax relief programs more accessible. Utilize various communication methods, such as digital platforms and community outreach, to ensure that residents are well-informed about available support and eligibility criteria. Streamlined Application Process: Simplify and streamline the application process for council tax relief. Remove unnecessary bureaucratic barriers and make it easier for residents to apply for and receive the assistance they need. Community Support Services: Establish community support services that connect residents with financial advisors or counsellors who can guide them through the process of seeking council tax relief. These services can provide personalized assistance and ensure that individuals are aware of all available options. Targeted Assistance for Mental Health Challenges: Recognize the impact of mental health challenges on residents' ability to navigate council tax matters. Develop targeted support programs, including helplines and counselling services, to assist those facing mental health barriers in dealing with council tax-related issues. Affordability Assessments: Conduct regular affordability assessments to identify households at risk of financial hardship. This proactive approach allows the Council to intervene early, providing timely support and preventing more severe financial crises. Partnerships with Charities and NGOs: Collaborate with local charities and non-governmental organizations to expand the reach of support services. These organizations can play a vital role in raising awareness, providing financial education, and offering additional resources to those in need. Tenant Advocacy for Fairer Rent Contributions: Advocate for fairer practices among landlords regarding the distribution of council tax responsibilities. Encourage landlords to consider the financial capacity of tenants and share the burden more equitably. Regular Review of Support Programs: Conduct regular reviews of council tax support programs to ensure their effectiveness and relevance. Make adjustments based on feedback from residents and changes in economic conditions to address emerging challenges. By implementing these proposals, the Council can create a more inclusive and supportive environment that addresses the needs of residents struggling with council tax payments.

Should be using the same rules on non dependents in universal credit housing costs if the non dependents are on disability benefits no deductions. By definition already the poorest in society All disabled people should be disregarded in council tax get a discount in the bill

How do you want the carriers to find additional money as special the ones who don't get housing allowance nor live in council property?

Council could pay for the council tax same as now.

Keep my council tax at a minimum.

Going from 100% to 50% is too drastic maybe the protected group be looked at again Disabled people will not get extra earnings and have many expenses

Make it more realistic for people who are on low income like I said before £5 to £10 per person per week

Leave things as they are.

provide more for the protect group. circumstances are subject to change and so the council need to take this into consideration.

Less food

same as answer 9

Leave it

Please use the space below.

We're paying for services that council wont even provide properly. Very often we need to complain about refuse not being collected or rubbish piling up the street or overgrown bushes and trees covering signs and posts. Rather than paying imbeciles to do the work that cant do council should employ better skills employees and cut back the nonsense wage to the higher eaners in the council. They shouldnt allow a rainbow zebra cross to be put on in the heart off enfield town which has cost us £16000

As above

Please make the minimum payment below 40% as anything over will make it extremely hard for me and my family to live. My child who is 16 will have a lot of stress put on to him as he will see his single mother struggle with paying tax.

Dont go ahead with proposed deal.

dont cut the support

Scrap it and get back to the drawing board. The poorest already hate you, and you're supposed to be representing them. You pander to the working class man who is misguided because you're scared they'll go conservative. How about spend your money better so you can persuade him of your benefit instead of adopting all these pseudo-right policies. You have zero integrity or backbone, if you are not representing the most downtrodden then what are you actually doing? I will not be voting for you. I hope you all fail.

The council should take into consideration my financial situation and face reality. Since last year, my standard monthly household expenses (rent and utility bills) were increased by £350 without counting the increase in food and hygiene products. On the other hand my income hasn't increased at all and I have to constantly borrow money to pay first of all my rent so that I can have a roof over my head.

Increase carer allowance paid

More help for single parents

same as above.

Reduce the council tax

Support those of an older age better,

They should keep it same

Keep household protection but expect protected households to pay the 25% others currently pay. Don't take non dependent deductions for disabled residents. I understand something should be paid but this scheme puts far more pressure on vulnerable people than non vulnerable.

Go back to the drawing board

Not reduce the amount of council tax support offered!

see previous answer

Do not remove PIP claimants from excluded list

Leave the disabled people alone

Do not force me to pay what I cannot afford. Fine flytippers as many times I reported them and they were never fined. Have zero tolerance. Create a enfield lotto and take a percentage. Create a gaming platform sell tickets and promote winner around the borough or give a trophy. Have a bake off in schools and charge all children £1 to play they bring a cake and one school is the winner and one child is the winner md it's all online enfield bake off day.

do not implement the new scheme

Leave it as it is

They cannot be reduced. This horrendous change will destroy me and thousands of others in Enfield.

Please use the space below.

You should consider who is actually able to work not just of working age

Proposal 3 will take money from the poorest and most in-need people to balance it out for everyone else. This proposal will cause more poverty in an already declining borough. Yet there is so many with negative views on benefit-claimants that I expect many will vote in favour of proposal 3 because of their misled views.

Exclude the vulnerable chronic disease people.

Maintain my current help to pay

EBC should be actively supporting carers in the community who look after their loved ones as this cost of them were not able or willing to care for a loved one would fall on EBC social care. Meaning the stress of the cost is moved from one place to another but more of a cost to the council

Not implement the scheme and continue to provide disabled residents the support they need

Work out what it cost to live and ensure that people either receive discounts or benefits to ensure that the very basic standard of living is being met so that people are not forced in to poverty

<https://www.bbc.com/news/uk-england-london-67031453>.amp Just reduce the stuff who is working for Enfield council and the wages, stop do useless cyclist lane, stop close the roads and actually listen to residence of London borough of Enfield

Be able to help families with dependent

Don't target disabled people. Focus your attentions on those who can work but choose not to work.

Take into consideration that families who can't get back into work, not by choice, with the high cost of living would struggle even further. My partner can't even manage her own affairs

Help more

Give the money to the household .

Have an exemption for disabled people that are unable to work , due to no thought of their own .

Consider capping at 25% over all so people can afford to live above the poverty line.

Severely Disabled claimants cannot even heat their home and we are vulnerable. This is discrimination against a group that cannot go out to work or are unable to save due to sky rocketing cost of living and energy prices. How are we supposed to pay for any care that we need. You are taking away essential necessities and funds that we rely on that will now endanger our health. The government is already threatening the severely disabled with sanctions and to force us into work with their new proposals for the Work Capability (WCA), by placing the Limited Capability for Work Related Activity group (LCWRA) into the Limited Capability for Work group (LCW), meaning even less income for us. All in all this is very disturbing and will be traumatic for many who wake up everyday knowing they may never work again but yet once again the government and now local government is penalising them. What type of society are we living in. The U.K should be the benchmark for disability across the world. Unfortunately we are not and this is discrimination, disgraceful, disgusting and shameful behaviour for a nation that treats its disabled citizens so bad that we barely have any dignity left. This is a very dangerous proposal to be meddling with claimants health and pockets without acknowledging the hurdles and barriers we have to climb and overcome on a daily basis. This has not been thought out and once again the disabled will suffer as usual, because we do not have a strong enough voice. There is no empathy for our care and daily needs. Disability benefits are given for OUR ESSENTIAL needs and not to top up an almost bankrupt Local Authority.

We need competent members, REDACTED!

Keep the same discount for protected groups or a lower contribution e.g. 10%, 20%,30% based on income and not a flat 50%.

Leave us alone

Please use the space below.

No comment to this, as proposed conditions seem to objectify the low income households.

Leave things as they are. Those receiving PIP should not be included

Leave those on benefits and pensions alone! Either raise council tax for those in large expensive houses or try cutting councillors wages.

Not increase my council tax not reduce allowances for benefits received

Stop this nonsense. There is plenty of ways they can save money, they should never hit people with disabilities, that is not the way forward.

I have clearly stated the effects previously

Do not make any changes to the way council tax is right now

No more increases

Stop finding new ways to tax people

Lower council rates to those who earn below £30,000

I am struggling. Gas and electric company's are putting us in debt and food costs are too high.

Not to do it! News is working age benefits may be frozen or not have full uplifts. Councils want hundreds extra and we still have to pay big council tax increase with frozen income. We will be worse off and no where to get extra money as full time carer.

Find a different way to make savings that does not involve increasing the financial burden on those who can afford it the least

Please taper the charges - e.g. 10%, 20% payment. 50% is a blank policy that takes no account of the most severely disabled who are unable to increase income. It is a permanent state. Hardship funds are for temporary difficulties e.g. losing job, sickness (not permanent) etc. Being disabled and unable to work as in my case is permanent. Disabled people will not be allowed to apply every year v- its an one off usually so this is not a solution for permanent disabled people. The only solution is to decrease the contribution. Please look again and I suggest a 10% CTAX payment for those who are WA but unable to work due to severe illness or permanent disability. The DWP assessed as unable to work. Surely the council should look again at this group who have high disability costs and no way of earning extra cash to cover the amount. Cost of living crisis continues and I have very high energy bill due to my disability. I simply cannot pay over £600 a year more.

Reasonable discount

Same as above

Don't implement this scheme. It's got absolutely nothing to do with Enfield Council wanting to make council tax payments "fairer" for everyone and everything to do with Enfield Council mismanaging its spending and budget for years hence it's now being in so much debt. This is a cost-cutting exercise. Nothing more to try and save money and targeting the most vulnerable to pay for Enfield Council's mismanaged budgeting mistakes. Disgraceful. And in the last year we were promised that cuts to the council tax scheme would not go ahead. Now Enfield has gone back on its word. If this goes ahead I will never vote for Labour again.

Means tested

Keep the reductions up to 100%

None

Keep the council tax exemption and stop penalising the disabled who have no choices

Scrap these horrendously unjust proposals

Please use the space below.

One option to ease the transition for me & people like me might be to make changes more incrementally -- instead of having me go from paying 0% to paying 50%, set the minimum payment for people in groups that were previously protected to 25%. It does not seem fair that people who want to work but are unable to for reasons of health should be treated as "of working age" when it's been recognised (by a very hostile government, no less) that this is not something we can do.

You could keep protecting the people in your borough that actually need protecting. There is a reason that these people are classed as protected. They actually require genuine protection. By removing these groups and expecting them to pay more you are causing unnecessary financial hardship for people that simply cannot improve their financial status. You need to seriously reconsider these plans and actually think about the impact this will have. If you implement these plans for my household, we would really financially suffer.

Take into account those households that are affected by the benefits cap and who in reality will not get an increase in benefits next year. If the scheme was to be changed then maybe do it more gradually, make the increase a smaller amount, eg 5% so that people like myself are not hit with a huge bill. Also take into account that single person households on a low income, such as my own will be far more affected by these changes as there is only one income to pay this huge increase from.

Pay what is affordable

The council needs to review this system, firstly the maximum discount based on band C is not fair for those who have lived in their homes for 30+ years. It should be based on wherever you live as this blanket system is biased against those who live outside band C. Also this should be based on an individual case by case basis as people like myself who are sick and cannot work but are single and do not have any other financial contributions coming into the household from other family members and are not able to go out to work to cover these new costs. This feels like a war against the sick and disabled by Enfield council, targeting the most vulnerable who did not ask and cannot change their circumstances.

More and more investigate all applicants

I do believe in not assisting those people who live in large houses, any form of reduction unless they are willing to downsize. I have worked all my life, paid taxes and n9w in a position that i can't. I am expected though, to live in inferior housing and not to the standard i would anywhere near be used to, to that of when i was working. There are also many fathers, of their own children, living with their partners, who are working full time but the female is having housing and child benefit paid for etc. This, we know is illegal, however it is happening nonetheless in many, many households. This answer includes my response in a way of saving money, by stopping people from doing this. (I.E. not unsure)

Stop penalising working people

Things need to remain as they are please.

Look for ways to help people in the community rather than penalising people for not being able to own their own homes.

It should not increase at a time, can be increased gradually.

Leave it as it was for financial year 2023-2024

Not expect me to pay so much - and let me know now what the cost is likely to be.

Please use the space below.

20. Thinking about your clients/service users, what would you like to see the Council do to mitigate the potential negative impacts households may face should we reduce the maximum award from 75.5% to 50% (and the minimum payment from 24.5% to 50%) as well as making the minimum payment the same for all working age claimants?

Please use the space below.

No comments

We consider the proposal to be unaffordable given the level of negative budgets we see from clients who are currently getting CTS. People are also pressed in other areas; food, gas and electricity. Has the council considered increasing the CT bill across the board for 2024-25 to raise the extra income that you are trying to save by reducing benefits? Our concern again is about the collection process for people who can not afford to pay. How will you address this? We often find that people come to us at the point of Bailiff intervention who with better support could have applied for hardship payments. there are still people who are not aware of the scheme and would struggle to apply and don't reach out to your benefit and debt team or Citizens Advice. Therefore, we suggest a policy of no bailiffs for clients receiving CTS.

I find this extremely shocking, as it makes no effort to address the issues of those with disabilities and carers, who will have no realistic opportunity to work, and who must rely totally on their benefits. This will make a massive difference to them, and this complex on-line consultation has not, in my view, made this clear, particularly for those with learning disabilities, or those who may have language problems. Again, it must be said that this consultation discriminates against Enfield's most vulnerable residents, and has given them little or no opportunity to understand what is being proposed and how it might affect them. I assume that you will have considered the very significant additional workload which this will placed on your ASC Financial Assessment team, whereby care charges will need to be re-calculated to deduct any additional C. Tax payments. You will now also need to publicise and identify all of those who will be fully C.Tax exempt via the SMI sole occupancy route. What steps will Enfield take regarding these issues?

Please see email sent to have your say email

It is essential that the limited funds available are targeted at those most in need. Full disclosure of accounts must be the mandatory requirement.

21. Would you rather we....?

160 (53.9%) Make no changes to the Council Tax Support Scheme

44 (14.8%) Implement all three changes

62 (20.9%) Do something else with the Council Tax Support Scheme

31 (10.4%) Unsure

22. Do you have any suggestion on what you would like the Council to consider as an alternative to our proposals? *If you select 'yes', you will be asked for details*

98 (44.1%) Yes 124 (55.9%) No

23. What would you suggest as an alternative(s)?

Please use the space below.

Leave it alone.

Please use the space below.

Increase CTax for those who can pay, especially homeowners of very expensive properties. The differential between the lower band and the upper bands has been eroded over the years.

i do not receive any help with council tax but those on benefits receive more than they should do , . If decreasing the council tax for those on benefits is going to help the borough then implement it as soon as possible

Sop all the fiddlers and non registered people

Keep it same

Have people on higher incomes pay more. Don't charge based on property banding but based on income and savings etc

Where I live, there are a number of Airbnb properties and second homes. Should the council not be looking to generate income from those who can afford it rather than those that cannot?

To exclude disabled people who receive pip

Look at other areas departments you can save money

Stop wasting residents money on high wages for staff

Council tax in london is very high already. Even working people struggle to pay. People need more help.

Not target sick and disabled people Target people who have more money higher earners or able bodied people who can work not the ones who can't through disability illness or who have to care for others

Enfield Council should give 100% council tax exemption to those who are on any sort of social benefits

I would like for the council to think about why there are so many people receiving council tax support and think about other ways to reduce this other than cutting benefits for people who need them

Increase council tax on households with lots of working adults and in higher income bands and use this to fund the full support for lower income households.

Stop discouraging people to have a job

Keep it as it is . As this system is vital to our residents .

Implement one change and not 3 all together. The council should do more to combat food waste. The cost of living crisis is hitting everyone hard and people are already struggling. It would do well to gather food that would be wasted and sell it at a reduced price for a bundle. That way: funds will be raised, less waste, people can buy food that they can't afford at full price. Especially if the food is from places to eat as not a lot of people can afford to eat out and would welcome a chance to "treat themselves" without burning a hole in their pocket.

Cut the political staff members wages and see if they like it

Go back to paying 100% CTS for those who are deemed to be entitled to 'full benefit'

You could go ahead with proposal 1 and implement a case by case assessment of council tax support for those more vulnerable for example some carer leavers are working and can afford to make contributions while some on benefits even of working age may have other social issues meaning they cannot make payments. This application and case by case basis of support should be applied yearly on an assessment basis so that were not failing the most vulnerable in society while ensuring that council services are not cut further

Instead of playing with council tax rates Please try to minimise benefit fraud. You must visit more houses instead of sitting in front of the computers.

Means-Tested Localized Support: Implement a means-tested support system that is tailored to the local cost of living. This approach could involve collaborating with community organizations to assess needs on a more granular level and provide targeted assistance. Community-Based Financial Education: Develop community-based financial education programs to empower residents to manage their finances effectively. This proactive approach can help individuals make informed decisions and potentially reduce reliance on certain forms of financial assistance. Inclusive Decision-Making Processes: Establish more inclusive decision-making processes that involve community members directly. This can be achieved through town hall meetings, citizen panels, or other mechanisms that allow residents to have a say in policies that directly impact them. Public-Private Partnerships: Explore partnerships with private enterprises to create job training and placement programs. Collaborating with businesses can lead to tailored initiatives that address both unemployment and underemployment challenges in the community. Conditional Cash Transfer Programs: Consider implementing conditional cash transfer programs where residents receive financial assistance for specific purposes, such as education or healthcare. This targeted approach may address immediate needs while promoting long-term positive outcomes. Holistic Well-Being Initiatives: Develop holistic well-being initiatives that go beyond financial support. This could include mental health services, community recreation programs, and initiatives promoting overall health and wellness. Flexible Employment Policies: Advocate for flexible employment policies, such as part-time work opportunities and remote work arrangements, to accommodate diverse needs within the community and foster increased employment participation. Community Investment Funds: Establish community investment funds that support local businesses, job creation, and infrastructure development. A more economically vibrant community can contribute to improved employment prospects and overall well-being. Tenant Advocacy for Fair Housing Practices: Advocate for fair housing practices, including rent controls and tenant rights. Ensuring that residents are not subjected to unreasonable rent increases can contribute to greater financial stability. Entrepreneurial Support Programs: Develop programs that support local entrepreneurship, including small business grants, mentorship initiatives, and resources for aspiring entrepreneurs. This can stimulate economic growth and create additional job opportunities. Employer Incentive Programs: Implement incentive programs for employers who create job opportunities for vulnerable populations. This could involve tax incentives or other benefits for businesses that actively contribute to community employment initiatives. Public Transportation Access: Improve public transportation infrastructure to enhance access to employment opportunities. Affordable and accessible transportation can broaden employment options for residents.

Sell some of the council properties which would reduce rent prices as well reduce subletting of those properties for private gain ! There is many 3 - 4 bedroom properties in Edmonton green occupied by singles or couples whose children already got own council properties. If council decided rehouse those people in smaller properties & those offer bigger families, whose adults are employed or just sell it would have impact on council tax income !

Let it be free for low class people/poor, people with health conditions problems, over aged people help them please

Make shop rates cheaper so they can all get rented to boost funds. There i.e are a lot off empty shops in Edmonton green.

As I said make it more affordable for low income families, families whose kids are adults but still on low incomes, if you have a household of 3 or 4 people one or two are long term sick or disabled the other one or two people in the family are working but don't get a high wage, charging those people £5 to £10 a week each is not going to put a strain on them it's simple and fairer

Put fairer banded system into place by all means but you don't have to go to the extent of reducing people's support to such an extent.

the position of the taxpayers and those who cannot work due to disability or permanent illness must be considered, not everybody can afford the changes and the continuous rise of the living is significantly affecting those who cannot work due to disability or permanent illness that stop them for getting a job, a disabled person will get hit harder if any reductions on his/her tax support will be reduced as often the universal credit money cannot cover the living standard and the people must do complicated adjustments to stabilise their economical situation that at present is very hard.

I have applied to the council tax hardship fund and not received any help. I'm in a property band B. I suffer from schizophrenia so I'm unable to work full time and the money I do receive goes on bills so I need all the help I can get with paying for my Council Tax so I think more help could be given to people like myself in the same situation. Thanks

Build the Meridian Water Project yourselves. Create Secure Council Jobs to do this. Build only Social Rent homes so that any Housing Benefits ect. will be paid back to the Council instead of haemorrhaging public money to a select few, private individuals.

What I've said above. Change the way council work. You dont need a manager for every single department that costs you thousands but wont contribute job wise. Employ better skilled people who are actually good at what they are doing and wont moan to work than you will end up with more work being completed less money spent on nonsense employees.

People should pay according to their financial situation. Households with very little income should pay accordingly. It's not realistic to have everyone pay the same amount of tax regardless of their income. The band system is also unfair. Living in a band E property for example, doesn't mean you can afford to pay more. Renters living in band D-H properties don't necessarily have high income; most of the time they have no choice as cheaper properties are rare and taken quickly so they are forced to rent a more expensive property.

Offer free council tax for residents with long term disability regarding their circumstances.

More help for single parents

Reduce the council tax for everyone. Its a lot of money anyway. Roads are dirty, grass everywhere in the pavement. Bins are not collected weekly, need to take my own recycle to recycle center. Its a joke

Support older applicants more over the younger applicants most of these will still be living at home.

Make it means tested via earnings . Make the richer members of Enfield pay more as they can afford it

Keep protected groups and have them pay the current non protected charge of 25% so that everyone's minimum goes up by 25% not 50% for vulnerable groups.

Increase the housing benefit if you think about increasing the council tax

If the council was able to ascertain the individual situations of each person applying, using technology — then it wouldn't rely on across the board 100%, 75%, 50%. So if someone works, depending on what they earn - they can pay their council tax proportionally, ie. what they can afford. So by upping the council's technology, and data collating software, the council can target council tax appropriately, as and where needed rather than a wholesale increase in what people contribute which may hit some people quite badly.

The charges do not reflect the quality of service. The local area has declined in a major way over the last few years, the streets are filthy, rubbish everywhere, items dumped, it is a shameful situation. Complaining and providing evidence seems to do nothing.

Implement scheme for those under 60. Less likely to have long term illness or restricted income

Dare to try something new as what you have tried and are trying is not working as the council is facing bankruptcy. Events suggested would be free premises and volunteer aided giving the council all proceeds. You can make more than the Council tax reductions. Enlist local celebrities like Tion Wayne as a volunteer to promote events. Build the community back let Enfield be an example to others and promote the council in the newspapers. Let it be somewhere residents want to spend money on. There are 330,000 residents in Enfield. If each person donated £15 you would meet your target. Do that for council taxes, that is more sustainable than have 20,000 poorest households pay this debt. Open a go fund me page. Get local councillors involved what are they there for. Parents are concerned for their children's safety a young child was stabbed to death in Edmonton please prioritise the community and see how much the residents will reward you financially. Churches request a 10 percent tithe ask churches for donations for the council every little helps.

Increase council tax for those who CAN afford to pay more. The richest can pay. Why are you coming after the poorest in society whilst the richest just keep getting richer? Total and utter disgrace.

Everything I've stated above. Consider who can actually work who is able to work and is of working age. And also consider that you will probably not be able to accurately assess households

Reduce the cost of living, raise the minimum wage, provide people with disabilities and chronic pain social housing instead of private sector housing which needs top up and high rent from both the council and the tenant. Allow surgeries for back and knees chronic diseases. Operate more surgeries for snoring which adds more daily fatigue on patients. Give people a chance to work and produce. Reduce the council's wages and work costs. You pay high wages/resources to housing officer to unfairly refuse vulnerable applicants more than the social housing cost itself.

Target households with a high income and support households with lower incomes and higher needs. Pensioners, individuals living with a disability, young new property owners and single people on 1 salary are suffering drastically with all these increases! EBC do not have funds to pump into the social care system nor for mental health resources. These cuts will cost you more in the long run and people will be in too much debt

Increased the council tax for higher income or more wealthier properties rather than put more pressure on those who are already on a very low income

I already list them previously

Check each claimant individually. Assess on the specific needs of each claimant regardless of where they live.

Protect those who are vulnerable, those with disabilities and adapted housing

I've seen how some money is spent in Enfield areas and it not well spent on things people normal people need poor are get poorer. And people with money and I'm not racist. I'm white my children are mixed origin. But we as a country pay out far too much to people coming in to our country when are young people and oap. Can't get support or help...

Look at the way departments waste money. Cut back on non essential group fundings. Cut back on non essential group things like pride celebrations until you balance the books then re install them. As it's wrong that you will penalise people that will have to cut back on basic essentials, especially disabled people, yet use money for celebrations and new office furnishings.

Increase the tax chargeable for those in the upper council tax band(s). Do not penalise those already struggling. Charge the wealthier who have far greater chance of affordability. There will be less net cost saving as costs incurred chasing payments will need to be factored in.

All Retired people Living in A/D should pay half council Tax

There are many properties, which have been improved over the years as residents prefer to stay in Enfield and have added a loft conversion and garden room, yet their property is in a very low council band. Would it not be better for the council to change the council bands of those houses which have been improved. Some houses have gone from a 3 bed mid terraced home to a five bedroom and the value of the property has increased. If this was an option that Enfield Council explored, they would find that most properties will change their council tax band, which will bring in more income and assist Enfield council with their budgets and in turn they should have more money to continue assist those who need help? Another way in which the council could look at bringing in more money is by introducing more resident parking permits. Residents near the town centre have been asking the council for resident parking on the streets. Enfield Council should be fair and look at all options.

Make people that can afford more, pay more. Make politicians and government give more to councils so that they can help people that need it

Changes to some of the protected groups will cause considerable hardship. People who are in receipt of DLA/ESA, PIP/UC who are permanently or long term ill or disabled and unable to work (support group) usually higher rate DLA have no means of increasing their income. How does the council disabled/long term term to raise extra funds from benefits? The option appears to be to for disabled people to beg for support from the hardship fund. Is this the correct way to treat this group? Disability benefits are not for council tax they are for the extra costs of being disabled. Other councils have fairer approaches. Also, this group will be paying a disproportionate amount of their income on Ctax. Many families have no choice but to rent a band E house. Most 3/4 bed semis are band E. If a family finds them in unexpected hardship , why should they be penalised for living in a house to accommodate their whole family needs e.g. 3 children? Seem to suggest that such families should all squeeze into one bed flat, mostly band B and C in Enfield. This is unrealistic and appears to discriminate against families. There appears to be a very blunt approach across all groups.

Pleased to see council continuing to protect pensioners on pension credit, care leavers and war widows but severely disabled working age people unable to work, no savings and living solely on means tested benefits and PIP should also continue with the current protections. This group is just as in need as pensioners on pension credit

Consider capping at 25% over all so people can afford to live above the poverty line.

stop spending councils money on bike lanes and ltn s

I would like you to stop spending money on traffic and cycle schemes which are largely unwanted and unused by residents at this very difficult financial time and spend it on things of better use

Base payments on ability to pay. I have 100% discount so jumping to 50% is too much. Lower percentage contributions if council won't keep discounts.

We have provide alternative suggestions or consideration where mitigation requests were made. Retirement age benefits are more generous than working age benefits. A basic UC claim is worth £85 per week for a single person. A basic PC claim is worth £201 per week for a single person. We understand that a person above pension age needs protection so we are not asking for changes for them. But there are people of working age who may have limited ability to work or may never work who should be considered equally when looking at the impact of long term low income.

This council appears to waste money on some very strange projects, and the chaos created by the LTN schemes, cycle lanes, etc., must surely impact the borough. Huge amounts of money have been wasted on these and their extensive consultations, where people's opinions are generally ignored. I appreciate that the Council has a duty to balance its budget but targeting the borough's most vulnerable residents is surely not the way forward. With regard to Council Tax, this borough contains very many large and expensive homes. Perhaps the Council Tax on these might be increased so that those who can afford to pay more should do so, rather than those who can not. I am extremely disappointed in Enfield's proposals, the manner in which this consultation has been conducted, and shocked that Enfield should be planning to implement these (as I am sure they will!).

Working age claimants who are permanently disabled/ long term ill on disability benefits and unable to work should not be expected to pay the same as people who have earned income because they have no way of increasing their income. They will be paying a much higher percentage of their monies on CTax than other groups. Fairness does not mean treating everyone exactly the same. It may be fair that all working age people pay something towards CTax BUT it has to be affordable but unfair that the lowest contribution is up from zero to 50% for some. Enfield should consider lower payments for those who were previously protected for good reason. Maybe 10 % contribution would be fairer. Can Enfield explain the rationale why a disabled person who was protected is no longer protected?

Pay less to council employees including those at the top of the food chain who are receiving ridiculous salaries for the bad decisions they implement. Stop wasting money.

Maybe take more tax from the highest earners, business taxes to be further increased. Many ways of making the low income people not suffer in a crisis.

Charge more for licences especially those on restaurants

Cut councillors wages, raise rates for large expensive properties and charge council tax rates according to the WORKING adult income.

Look at staffing levels in all areas, look at money being spent on projects, meridian water, how many council houses are there going to be, alma road flats should have been left until finances were better, Enfield council should have done small housing projects,

Council tax are high anyways... only working people pay for council tax... people on benefits can't even have proper food ... just think of the cost of living with sober minds before squeezing the belly of the vulnerable and low earner in this borough...

Save money somewhere else like how much you pay top people at Enfield council, stop selling off land cheap to build private properties for mortgages.

Lower council tax on smaller property's

To spot everyone..

Look at impact on non working single parent households and non working disabled residents. They need to keep full protection

Stop doing anything and make everyone pay their Council Tax. Use the money instead to support ALL residents

See previous comments. The Council needs to be held accountable for poor decision making. This is a very poor borough, we are all struggling and services are not getting better

Support single people in full time employment

Taper the contributions: 10% for those working age severely disabled or severely ill on ESA Support and PIP. 50% is treating this group the same as others and that is not fair. The 50% proposal makes no allowance for the special circumstance of this group. This policy has a disproportionate impact on the most vulnerable working age residents many who are known to be more likely to be on poverty and use food banks. The last page of the questionnaire asks if I am aware of the hardship fund but I do not know what the hardship fund offers and if it can help me.

Implement option 3

Target people who have their own properties or who have a very high salary. Living in a private rental property is very expensive, two thirds of what they would pay on their mortgage. It's a struggle as it is

dont implement this scheme. its got absolutely nothing to do with enfield council wanting to make council tax payments "fairer" for everyone and everything to do with enfield council mismanaging its spending and budget for years hence it now being in so much debt. this is a costcutting exercise nothing more to try and save money and targeting the most vulnerable to pay for enfield councils mismanaged budgeting mistakes. disgraceful. and in the last year we were promised that cuts to the council tax scheme would not go ahead. now enfield has gone back on its word. if this goes ahead i will never vote for labour again

stop wasting money on things the public don't want or need.

Examine your humanity and stop targeting those that Enfield Council deem to be the weakest in our society.

Stop wasting council tax on yourselves, plush furnishings and the self serving schemes and deals done that do nothing for the residents of Enfield. Look at the money wasted by yourselves before coming after the poor and vulnerable. You should be ashamed!

Please see previous comments -- but in brief: - investigate whether Proposal 1 will have a disproportionate impact on disabled people, particularly those who need to use mobility aids, and then consider exemptions or mitigations as appropriate; - increase the minimum payment for members of previously protected groups, who previously paid no council tax, to 25% rather than immediately to 50%.

I understand that you are trying to save council money but this should not be done in a way that negatively impacts people who are already impacted in life. People who are unable to work should be protected alongside War widows and the under 25s. These people simply cannot improve their financial situation because they are unable to work therefore unable to make money. If you need to take money off of households, look elsewhere, and keep these people protected.

Still maybe increase but by a lower amount for working age who have very low income

Forget the council tax all together and find saving in the waste within the council Get parents to collect there kids from school and stop some of the Council Busses that are running around with only one on two kid around Get councilors to take a pay gut

It is inhumane to target those who are most vulnerable and cannot change their circumstances. The money disability awards offer is not enough for those who are alone and do not have other incomes in the household. These protected groups, who are not fit for work, should always stay protected. The reduction in council tax support you propose is very large and considerably higher than other boroughs. This could be lowered. A blanket band C support system should not be implemented. It is fairer to go with band D as these houses are neither large or inhabited by wealthy people. People who live with families who have additional incomes coming into the home could be looked into to provide additional council tax based on household income.

Means tested

Things need to remain as they are please.

Stop wasting council funded money on beauty projects and focus on using this money where its actually needed

Stop using the less off in the borough to recoup the waste the council has caused

Please see full response sent to have your say

Households facing exceptional financial hardship can apply to the Council Tax Support Hardship Scheme and may receive help with their Council Tax after checks are made to ensure they are getting all the benefits and support they are entitled to. A resident may be eligible to claim for a Council Tax Support Hardship Scheme payment if they are:

- Registered as a Council Tax payer
- In receipt of Council Tax Support
- Actively taking steps to address the financial hardship they are facing

24. Before you had read this questionnaire and the FAQ document, were you aware of the Council Tax Support Hardship Scheme?

158 (53.2%) Yes 139 (46.8%) No

25. If you have any other comments or suggestions you would like to make, let us know. You may want to tell us something that you have not had a chance to make clear elsewhere in this questionnaire.

Please use the space below.

Stop looking out for the rich The brough has so many rich people living within that own extremely large property or land . These people should be asked to cover the cost instead of people who just don't have it

It doesn't seem likely anyone who's council tax goes up by 50% will get additional support. The only way I can improve my situation is to ask the council to provide care for my daughter and go back to work. This would not save the council money.

NA

N/a

Everyone is struggling with the cost of living. This is not the time to do this. Families can just about afford food & utility bills as it is, why would anyone want to make things harder for the people that are already worse off in the borough

I hope the responses to this survey are taken onboard holistically before changes get made.

I appreciate the support scheme and the difficulties some local councils must be enduring, but the charges do not justify your poor service. I'm sure residents in more privileged boroughs don't have to live in the filth Enfield residents do.

I think the fairer the better and the cheaper the better at this time as everything is rising the Council needs to ensure that residents pay their taxes, even if that means they have to pay less, rather than not being able to pay. For example I am currently out of work due to a temporary disability (accident) and can't really say I have received the support I needed so I am struggling to keep up all my payments. Good luck with the new scheme planning.

The councils discretion depending on households addressing hardship can be easily abused or manipulated. It is not a permanent solution so why remove the benefit and then make it harder to claim it if it will be reimbursed. Does that mean support will be temporary and not for the year? That is not support that is deprivation. Everyone is facing hardship the whole of Europe. Have a enfield athletic day, enfield marathon, enfield cycle day, gymnastics tournament, boxing tournament engage local clubs, dress up or down day at work, exemptions for able bodied customers who volunteer for events or civil service, ugly jumper day, comedy night, singles night, art exhibitions from students these events across the borough over a 12 month period can generate in excess of £450000 per month as residents will tell family and friends from other boroughs and tickets can be sold and proceeds from stalls collected. For a fashion show charge salons models etc per entry or pitch for example. Volunteers can help organise it or organise it like the tenants meetings with the council. Excess increase me can go to other departments of the council. May god bless you with initiative and courage.

This will make people in more hardship, and they have only started out in life

I am a pensioner and I have disability allowance at the highest level so will i be affected?

No

Please use the space below.

If you go ahead with the change to remove protection from those on ESA. Shame on you.

If families cannot afford to pay council tax and live in a bigger property they should downgrade or move to somewhere they can afford all bills. The cost of living is hitting everyone and people need to live within their means and not rely on the government to bail them out.

Treat residents fairly. People who are not aware of their rights are not getting anything because of that. Housing officers/ council workers expect applicants to be lawyers to get their rights and feel delighted to reject people who don't know the law.

Increase the help for the most vulnerable and poor people

Make changes to help people

If these proposals go ahead they will ruin people's lives. Shame on you.

The council are not doing enough to support some people who need it, for instance my mother was dying of cancer, received a carer support and attendance allowance but was not informed she could have been eligible for council tax support and struggled to afford food before her death. The council knew she was unwell, they should have made her aware of the discount so she could have applied.

If you cut council tax support you should open centres where people can go to sit in the warm and also get a hot drink

It really seems wrong to let those least able to cope to take the hit for this. You will end up causing more hardship and place more stress on services such as health and education . Band D properties are often not large or luxurious and with the current housing crisis people will not be able to simply move easily. There will be increased debt and the cost of collecting this Council Tax will be very high.

I am really anxious about these changes, but understand larger households should pay more. I live in a studio flat on my own (band b property). I don't seem to know how I will be effected should these changes happen- I find the graphs and diagrams quite confusing. The money I receive just about covers my utility bills, service charge, food and council tax. The form doesn't seem to mention band b properties? I am unable to work due to health and mental issues- learning difficulties, memory, obsessive compulsive disorder, ANXIETY and oestopenia- over the last 20 years I have had several bone breakages My sister has written this on my behalf. (REDACTED) REDACTED

According to: <https://data.london.gov.uk/dataset/council-tax-charges-bands-borough> Enfield has one of the highest council tax in London borough

Sort yourselves out and stop trying to cause us more difficulties we are already struggling why add more problems we already have enough disgusting .

Why are you targeting the vulnerable. You've wasted so much money in the time you've been in office. Cycle lanes, awful road layouts, covid memorials, pay rises. We've waited nearly 2 years to get help from you and you want to take money from us! You are a disgrace to the name of Labour. You should be ashamed of your conduct.

A lot of people can't take steps to change their financial hardship, I can't get back into work without being worse off with having carers take over all my current duties.

No

The council tax support hardship scheme sounds good but how long will the buget last and how stressfull will it be for people who are on the breadline and disabled people like myself that are no good with forms

Please use the space below.

Maybe lobby to get the council tax bands reassessed nationally, as it will not only be Enfield Council who have the issue of home improvements being made and yet the home owners remain paying the lower council tax band. This is a fair way to approach the difference being paid across all households in all councils.

The scheme seems very unfair. Working age disabled people who cannot work often have a far lower income than pensioners, especially as they have a higher cost of living due to disability, yet proportionately they are now going to be very poor simply based on age rather than income. This scheme should be based on the ability to pay, not age alone. I agree pensioners should be in the protected group BUT severely disabled working age adults who through no fault of their own are disabled or ill to the extent they cannot work should also be treated more fairly. Like pensioners, many in this group have no way of raising the extra £600 or £700 per year and this group also are unlikely to have savings.

Disabled people should not have to apply for the hardship fund. Living on means tested benefits, no saving and unable to work due to severe disability or illness should receive the same support as those on pension credit.

As a volunteer at REDACTED, I know first hand how many people struggle to pay their council tax even with council tax support. This is due to their low income and high cost of living. This will make life even harder for people who are struggling.

Help us

No

Stop discriminating against your most vulnerable residents, whether disabled or lone parents. These proposals have not been thought through. How and where do you expect your most vulnerable residents to find almost a 50% increase from 0%. "The maths is not mathsing". We are tired of being targeted when there are cost cutting exercises, we can barely survive at the moment. The cost of being disabled is astronomical and we can never live a quarter of a daily existence like a non disabled person.

The council leadership team need to be investigated for maladministration. The council are not capable of doing their legal job of prosecuting flytippers so send a van to collect flytips on a daily basis. This is gross maladministration. Yet they want more money. My councillor doesn't even reply to me yet she gets a salary. Reduce the number of councillors too. Merge your council tax department with other councils so it becomes a shared service model, and you'll save money that way. Stop spending money on school traffic initiatives whilst claiming you need more money to stop preventing cuts to essential services. Putting cameras to monitor cars in front of schools is not an essential service. Ensure members can only be elected if they are an IQ of a minimum threshold, say a minimum IQ of Band C or above.

I can't afford the new payment. I lose 100% discount. I cannot work because I am disabled.

We consider the hardship scheme needs to be publicised better and more accessible. If it is likely clients will need to access this scheme because of your changes in CTS will you consider enabling a dual application when someone applies for CTS, to make sure people don't miss out.

Please use the space below.

Making people claim from a 'Hardship' fund is humiliating and difficult for the most vulnerable. Most people would not be able to do that. For people with disabilities, and their carers, just claiming their rightful benefits, obtaining the appropriate care and support, getting a Blue Badge, etc. etc. etc. - the process is endless, complex, and demoralising. I do wish that Enfield would consider and appreciate the amount of money which carers are saving the Council, for providing unfunded care for their family members. It only needs a few families to say that they can no longer cope, and the cost to Enfield will rise immensely. This could be the the final straw for some families. Please think very carefully about what you plan to do. and what the 'real' financial effect on the borough might be.

Cant find tax support scheme details - only nan application. I. posdibke to know what the hardshio support is or what qualifies for support. Looks like more people will be in debt, using food banks and warn banks. No help with fuel this winter. Enfield has prioritised tackling poverty . The reports online are encouraging but the words are meaningless when the CTax support changes hit the poorest. Little understanding of equality and fairness . Is a labour council really closing itseyes so tightly thst this proposal even goes to a consultation? No one is asking questions. Why?

I think the language you use in this questionnaire is purposely difficult to decipher and will make this impossible for many people to answer.

N/a.

Leave yhings as they are

Unemployed people should not pay council tax and should stop backdating it for people who have just started working and same to students it's really streeful. They should stop all this council tax payment

N/A

Council tax support scheme and or discretionary payment scheme are a lottery and states clearly it is only short term and dependent on the recipients actively seeking ways to increase their income. As those recieving that support are usually on a low income, elderly, sick or disabled, the likelihood they will EVER be able to afford this extra cost when the support is removed is slim to none.

Wrong decision being made here,

the proposed changes place an increased burden on the lowest income households. The proposal to limit awards to band C penalises larger families as they are more likely to be in larger properties, it also does not recognise that some residents in larger accommodation may be asset rich but cash poor and unable to meet the cost.

In times of shortage of housing when rentals are hard to come by how can you even begin to think about making changes.

I am sure you all want to keep Enfield council under labour control. This will have a detrimental effect on your vote I see far to many stating due to what you are doing they won't be voting labour any longer.

i am a pensioner and do not understand how or if this affects me

Lower council tax please make people's lives easier or provide well paid jobs

No o comment.

Please use the space below.

1. Fairness doesn't mean treating everyone the same. Please consider the equality duty. 2. Removing the full protection from disabled working aged people unable to work and on disability benefits is unfair. Other councils keep 100% protection in charge a nominal amount. 3. Disabled people with zero earned income are treated the same as people in work, albeit on low incomes, but have no way of increasing income thus pay a higher percentage of benefits toward CTax. 4. Disability benefits are not for housing costs but may well end up being used and necessary Disability Commission expenditure unmet. 5. This appears totally at odds with Enfield Poverty and Inequality Commission goals

Think about the people who try hard to find work and stay in work despite the hardship. People on benefits should get help how to manage money and you need to be realistic in terms of living costs. There's working parents living in borderline poverty in Enfield. There are kids going to school having not eaten the night before. I know this because I work in a school.

I was sent this by the carers agency. They have tried for support me.

Cannot find the council tax support hardship scheme. Do not know if our household will get help or how much.

It feels utterly depressing that despite being one of the richest countries in the world, central and local government in England appear to be trying AGAIN to make savings by targeting those of us in society that can least afford it. People are utterly sick of the hypocrisy and cronyism in the current government - everyone knows that if corporates paid the correct amount of tax; if ministers didn't give out £billion contracts to firms that can't deliver but which they will benefit financially from; amongst other things, we wouldn't need to make these cuts. Life is very challenging for many of us right now, this is not what we need, nor can we afford it. Back to the drawing board please, find ways to make your savings from those who can afford it.

none

Look at making savings within the council, stop sending colourful useless letters for a start! Too many high paid staff there, directors of nothings could be halved!

People have so much trouble getting face to face meetings and struggle with online forms/emails. This discriminates against certain people. Also reception staff are sometimes rude.

Please look again at WA who cannot work and live on benefits. 50% is just too high.

I think council tax is too high. It needs to be reduced for people who pay fully.

Think of cost of living and private rental as bills are so high for a single person working and struggling to live.

pensioners and residents who are severely disabled, should be supported. it is just not realistic to take responsibility for everyone, residence must take responsibility for themselves

What is the hardship scheme? Who can apply? How much help is there? How can a disabled person on benefits demonstrate they are actively taking steps to address the financial hardship they are facing? Maybe choose between eating and heating? Use food banks? Buy clothes from charity shops or begging?

Please use the space below.

I understand that the aim of the proposed changes is to make Council Tax fairer, but they would not make it fairer at all. Council Tax Support (i.e. the Borough's most vulnerable residents) is not the place to make savings. The change with the respect to support by Banding will affect larger families (under extra pressure) who need larger accommodation, not just wealthier residents. Expecting non-dependents to contribute regardless of circumstance is unfair. Finally, expecting the most vulnerable (whether or not they are protected) to find more money for Council Tax is also unfair; giving with one hand (Council Tax Hardship scheme) and taking with the other (reducing Council Tax Support) is just an exercise in bureaucracy causing stress to people who are already facing difficulties; they are being given Council Tax Support for a reason, which has already been tested. Maybe the borough needs to look at raising more Council Tax from its wealthiest residents, rather than reducing Council Tax Support to its poorest.

dont implement this scheme. its got absolutely nothing to do with enfield council wanting to make council tax payments "fairer" for everyone and everything to do with enfield council mismanaging its spending and budget for years hence it now being in so much debt. this is a costcutting exercise nothing more to try and save money and targeting the most vulnerable to pay for enfield councils mismanaged budgeting mistakes. disgraceful. and in the last year we were promised that cuts to the council tax scheme would not go ahead. now enfield has gone back on its word. if this goes ahead i will never vote for labour again. And the council tax hardship scheme is trash and i wont be eligible. do not single out the disabled and vulnerable to pay for your budgeting mistakes.

i am confident that all the different benefit schemes proposed are being put together to help members of the community inflation has impacted everyone in different ways but one thing is for certain that life has become more difficult for us all in the UK. THANKS FOR YOUR KIND ASSISTANCE. SEASON GREETINGS

No

i do not understand why the council is doing this!

n/a

Suitable jobs should be provided by the council so that special needs children who cannot work full - time or who are not strong enough to do manual jobs can have some feelings of self work. A lot of companies cannot cater for such children. This should be the council's responsibility so that the children can contribute to the growth of the nation.

It would make it fairer for all residents. It seems that those on benefits have more spare money than those working full time.

All housing should be re assessed for council tax. The amount of extensions and extra buildings on property have not been included in council tax assessments for the last 40 years or more

My view is every single person should make contributions to Council Tax, except Pensioners.

More importantly discounts on retired person

The hardship scheme should be open to more Enfield residents and not just those receiving council tax support!

I know how hard you've been working to get the government to provide appropriate support to Enfield borough -- thank you for the work you do and I'm sorry you're faced with such wretched choices.

Please use the space below.

I read through the frequently asked questions before filling out this survey. It's not easy to understand. The graphs don't make it any easier and the language is confusing because I don't work for the council tax department so I'm unfamiliar with a lot of what you are trying to explain. The bits that I could understand though, have shown me that you have no sympathy for households with disabled people, carers or those who are unable to work. You do not understand the financial impact that a disability brings. You think that it is acceptable to remove these people from the protected group and lump them in with the general population. Being unable to work, simply means being unable to make money. If you are unable to make money and your bills increase, then you need to re-budget and use money from other areas to pay these bills. We are living in a cost-of-living crisis and on pages 9 and 10 of the frequently asked questions, you have explained that two hypothetical people who are not working (possibly unable to work) would have their weekly council tax either doubled or suddenly go from 0 to 15.55 a week. Example 2 on page 10 is incredibly disturbing. This person is receiving high rate level PIP. To receive this you have to have a disability that seriously impacts your day-to-day living. And therefore seriously impacts your ability to work. You are proposing that someone in this situation would suddenly start paying more than £700 a year. This is criminal. Where is this person supposed to find this money? If you genuinely think that someone receiving high rate PIP could afford an increase in their council tax like this, then you are delusional and you are seriously letting down the disabled community in Enfield. This is ableist thinking. And discriminatory. I find this proposal frightening. These are things that you simply have not thought about. You need to seriously reconsider these proposals. And protect those who genuinely need protection.

I honestly think the changes to the scheme will be a disaster, not just for me but for the people of Enfield. I think it will lead to more deprivation and poverty and ultimately unpaid council tax bills. Unpaid council tax bills will just mean bailiffs and court cases which will only cost the council more money. If people don't have the money then I'm not sure how you expect them to pay the increase. I think this will reflect very badly on Enfield as to me it seems that you are pushing people into even more poverty. I also think you really do need to take into account those households that are affected by the benefits cap. As you know benefits may go up in April but for those households that are capped the increase comes off their housing benefit. This leaves people having to juggle increased rents, food costs, energy costs etc on an income that has only increased once since the benefits cap came in. Once again the money is simply not there. I know I touched on it earlier but please take into account single persons households. I know there is the single person discount but again for people on benefits and low incomes the money is not available out of one income to pay for this increase. Finally please take into account the impact this will have on people's mental health. I honestly felt terror when I read the proposals. These changes could leave me reliant on food banks and leave me living in absolute poverty. Once again I ask you to consider, if the money isn't there in the first place then how can people pay the increase.

you must speed up the process or sorting out council tax problems. I left a property 4 and a half months ago. The rental agency forgot to inform the council I left and instead told the council I was the sole person responsible for paying the council tax on a 9 person HMO even though we all had a contract with the agency saying all bills included. I phone the council and am told I can do nothing by phone. I email the council and get told it will take 20 working days to read the email and another 6 weeks to investigate and in the mean time I am still liable for a property I don't own, don't rent or live in. The council then continue to bother me with payment demands and write letters to the property I don't live in and have no access to. I keep emailing the council, the rental agency keeps emailing the council and still the corrections have not been made. GDPR demands the council has accurate records and yet I am still waiting the account made in my name without my knowledge or permission to be closed. I am stressed and angry.

Please use the space below.

everyone should be making a contribution to council tax and their own bills , why should i work hard full time and help to pay for someone who isn't working or contributing in any way . i am finding things difficult as well and i work full time and these people take up most of the resources available or do not use them in the correct way . i work in public services and are aware of how much help and support people on benefits get

Can't understand the hardship scheme.

It has to be easier to apply for current system is too hard

This proposed scheme will leave a lot of vulnerable, sick and disabled people in crisis. I believe you will leave a lot of people having no option but to apply for a hardship fund. I note the hardship fund is based on the condition of an individual "actively taking steps to address their financial hardship". This is not possible for a sick/disabled person to do as they cannot change their circumstances. Again it feels as though Enfield council, a long standing labour council is targeting their most vulnerable constituents.

Tackle those abusing the system, not people that are genuinely just trying to keep up in this current and ongoing financial crisis. We all end up on level playing fields, watching others live a life of luxury compared to what i am is wholly disgraceful, and to be quite honest, makes you feel like giving up.

What's the point. You will continue to cut services and penalise people that work

Why was the choice all three changes or none? Some of the changes are good but I don't agree with all three so had to tick 'unsure' which does not reflect my view. This is a bad questionnaire!

Any attempt to change the scheme will be met with resistance. Absolutely appalling council.

It is fair and right that all users of council services contribute to the cost of this.

I suggest every person should be paying something towards the council services they use

Things need to remain as they are please.

pls reduce the rate our wages have not gone up

Looks for a solution to help people instead of making people's lives more difficult

No

disgusting treatment of the most vulnerable households at this cost of living time. labour will not get my vote again if this goes ahead.

absolutely disgraceful behaviour of enfield council. disgusting. what is the point of this consultation? seems the decision has already been made to implement this judging by the enfield website! blood on your hands because of very poor mis management of public funds at enfield. clearly many employees at enfield are not up to the task and now their poor management will lead to the most vulnerable suffering. hate you!

Council tax support is for those people already struggling to end meet. Even with support it is difficult to pay council tax. Reducing council tax support in whatever way you do it, will drive more people into poverty. I think the council tax support is already cut back enough and should remain in place as it is. Cut backs elsewhere in the council, in areas where money is wasted should be the way to save money.

Please see full response to all proposals sent to have your say email. • People need to be made aware of the SMI disregards and how to apply. Enfield's SMI form requires revision as currently it is confusing for applicants' representatives and GPs. • The Hardship fund policy need to be much clearer. • The EQUIA was not published with the consultation documents. • Publishing a consultation that affects the most vulnerable and disabled residents without publishing the hardship policy, easy read or EQUIA at the same time demonstrates a serious oversight in reaching out to and including the most vulnerable residents. Such an oversight is not in line with the Enfield Council's statement: 'Enfield Council is committed to serving the whole borough fairly, delivering excellent service and building strong communities' • Retain protection for the most vulnerable working age residents, unable to work, in receipt of higher rate disability benefits (Higher Rate Disability Living Allowance, Higher Rate Personal Independence Payments and the support component of Employment Support Allowance). • Retain full protection for those in receipt of Carers Allowance. Please note the position of carers: Carers UK: 'With the current cost of living crisis, carers are facing unprecedented pressure on finances: a quarter of carers (25%) are cutting back on essentials like food or hearing and 63% are extremely worried about managing their monthly costs' (Carers UK, State of Caring 2022). Caring comes with additional costs that can have a significant impact on carers' finances and many carers suffer financial hardship. 44% of working-age adults who are caring for 35 hours or more a week are in poverty. (Joseph Rowntree Foundation, UK Poverty 2022). Carer's Allowance is the main carer's benefit and is £76.75 per week (2023/24) for a minimum of 35 hours. It is the lowest benefit of its kind. In the UK, 977,506 carers were in receipt of Carer's Allowance in 2022 (X-Stat Explore (retrieved in Feb 2022)). • If the council decides to go ahead and charge the previously protected groups, the charge must be based on a more affordable percentage e.g. 10%, 20%. People who have learning disabilities and unable to work will end up paying a higher proportion of their income on council tax than other residents. • The DWP cost of living payments cease in the near future and the loss of these payments will further impact on the removal of the protected status for the most vulnerable residents. • Fairness does not mean treating everyone the same, but this appears to be the rationale for removing the protected status from the most vulnerable residents and carers. Protected groups going from zero to 50% is very harsh, especially for those who have lifelong disabilities and their unpaid carers. • As highlighted above, many people will now pay towards their Council Tax, when they may have previously been in a protected group, particularly carers and those with SMI. Therefore, these residents must now be made aware of their possible entitlements to Council Tax Discounts of 25% or 50 %, or 100% exemption (based on the make-up of their household). This is a complex topic, which was addressed recently in the Martin Lewis TV programme. Enfield will, hopefully, inform people clearly and proactively about these possible entitlements, in hard copy, when they are informed of their

C. Tax payment. Enfield must also ensure that their I&A providers fully understand the details of Council Tax Discounts, Exemptions and Reductions so that vulnerable people can be fully supported to claim their entitlements. Solely having information 'on-line,' is not sufficient for the Council to comply with its duty (and policy) to inform and support vulnerable people, in our opinion. PLEASE SEE FULL RESPONSE FROM CAPE SENT TO THE HAVE YOUR SAY EMAIL

About you

We are working to provide a lifetime of opportunities for everyone in the borough. Listening to and celebrating different views and perspectives makes the borough a

better place to live in, work in, study in or visit. Collecting, analysing and using equalities information helps us to understand how our policies and activities are affecting different people and to identify any inequalities that may need to be addressed.

Please use the space below

Please complete the following questions to help us to do this. The information you provide is strictly confidential and will only be used for monitoring purposes, it will be anonymised and cannot be used to identify you. This anonymised data is kept for three years to allow for comparisons. For more details about how we use personal data, see our Privacy Notice on the website or ask us for an accessible copy.

26. Do you want to provide this information for us and therefore help us to better understand your feedback?

195 (67.2%) Yes 95 (32.8%) No

27. In which postal district do you live?

35 (17.9%) EN1

25 (12.8%) EN2

50 (25.6%) EN3

1 (0.5%) EN4

2 (1.0%) EN6

3 (1.5%) EN8

24 (12.3%) N9

4 (2.1%) N11

11 (5.6%) N13

11 (5.6%) N14

18 (9.2%) N18

10 (5.1%) N21

0 (0.0%) N22

1 (0.5%) Other

Please provide details below.

1 (100.0%)

28. How old are you (years)?

0 (0.0%) 19 or under

2 (1.0%) 20 - 24

4 (2.1%) 25 - 29

Please use the space below.

20 (10.3%) 30 - 34

29 (14.9%) 35 - 39

25 (12.8%) 40 - 44

24 (12.3%) 45 - 49

24 (12.3%) 50 - 54

27 (13.8%) 55 - 59

20 (10.3%) 60 - 64

5 (2.6%) 65 - 69

6 (3.1%) 70 - 74

1 (0.5%) 75 - 79

2 (1.0%) 80 - 84

1 (0.5%) 85 or older

5 (2.6%) Prefer not to say

29. What best describes your gender?

51 (26.2%) Male

133 (68.2%) Female

2 (1.0%) Prefer to self describe

9 (4.6%) Prefer not to say

Please provide details below.

2 (100.0%)

30. Do you consider yourself to be transgender? *Transgender is an umbrella term to describe people whose gender is not the same as, or does not sit comfortably with, the sex they were assigned at birth.*

5 (2.6%) Yes

182 (93.3%) No

0 (0.0%) Prefer to self-describe

8 (4.1%) Prefer not to say

Please provide details below.

Please use the space below.

0 (0.0%)

31. What is your ethnic group?

76 (39.0%) WHITE - English/Welsh/Scottish/Northern Irish/British

4 (2.1%) WHITE - Irish

0 (0.0%) WHITE - Gypsy/Irish Traveller

1 (0.5%) WHITE - Roma

4 (2.1%) OTHER WHITE - Greek

3 (1.5%) OTHER WHITE - Greek Cypriot

8 (4.1%) OTHER WHITE - Turkish

3 (1.5%) OTHER WHITE - Turkish Cypriot

2 (1.0%) OTHER WHITE - Kurdish

0 (0.0%) OTHER WHITE - Albanian

5 (2.6%) OTHER WHITE - Polish

16 (8.2%) OTHER WHITE - Any 'Other White' background

4 (2.1%) MIXED/MULTIPLE ETHNIC GROUPS - White and Black Caribbean

0 (0.0%) MIXED/MULTIPLE ETHNIC GROUPS - White and Black African

2 (1.0%) MIXED/MULTIPLE ETHNIC GROUPS - White and Asian

3 (1.5%) MIXED/MULTIPLE ETHNIC GROUPS - Any other 'Mixed/Multiple Ethnic' background

2 (1.0%) ASIAN/ASIAN BRITISH - Indian

1 (0.5%) ASIAN/ASIAN BRITISH - Pakistani

3 (1.5%) ASIAN/ASIAN BRITISH - Bangladeshi

2 (1.0%) ASIAN/ASIAN BRITISH - Sri Lankan

0 (0.0%) ASIAN/ASIAN BRITISH - Chinese

4 (2.1%) ASIAN/ASIAN BRITISH - Any other 'Asian' background

9 (4.6%) BLACK/AFRICAN/CARIBBEAN/BLACK BRITISH - Caribbean

11 (5.6%) BLACK/AFRICAN/CARIBBEAN/BLACK BRITISH - African

Please use the space below.

2 (1.0%) BLACK/AFRICAN/CARIBBEAN/BLACK BRITISH - Any other
'Black/African/Caribbean/Black British' background

1 (0.5%) OTHER ETHNIC GROUPS - Arab

3 (1.5%) Other

26 (13.3%) Prefer not to say

Please provide details below.

23 (100.0%)

32. Do you have a physical or mental health condition or illness lasting or expected to last for 12 months or more?

89 (45.6%) Yes 93 (47.7%) No 13 (6.7%) Prefer not to say

Thank you for taking the time to tell us your views

Council Tax Support 2024/25
Appendix G – Consultation Key Findings

Introduction

- **Objectives** – To capture views on proposed changes to the Council Tax Support Scheme, the potential impact on households, suggestions on how the Council could mitigate potential impacts and suggestions for alternative approaches
- **Data collection** – online questionnaire (link sent to 28,000 claimants), and email. Feedback from forums such as the Learning Disabilities Partnership Board and the views of the Greater London Authority are not detailed in this report, as are the 67 one -to-one discussions with claimants
- **Promotional activities** – Online (e.g. email sent to c800 voluntary organisations, Council social media platforms, Mylife website and email to councillors) and offline media (e.g. newspaper articles, Housing News sent to all tenants and leaseholders and posters in libraries)
- **Availability of questionnaires** – 22 September 2023 to 21 January 2024 (11:59pm)
- **Number of responses** – 308 in total: 297 completed questionnaires and 11 emailed responses of which two were from voluntary and community sector groups and a response from the Greater London Authority

Technical note

This is a summary report. The purpose of this document is not to report all data. All information submitted by respondents to the questionnaire and emailed responses have been shared with the relevant management team to consider

No sampling and thus no restrictions on residents and representatives sharing views

Filter questions used to ensure respondents were only asked questions relevant to them

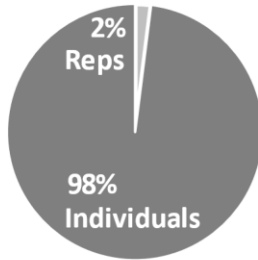
No weighting factor applied

Responses to open-ended questions have been coded

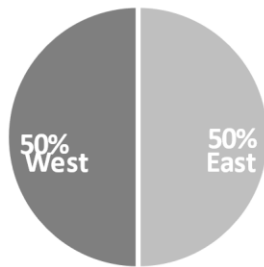
Data is 'rounded' so some aggregated figures may not equal 100%

Respondents (1)

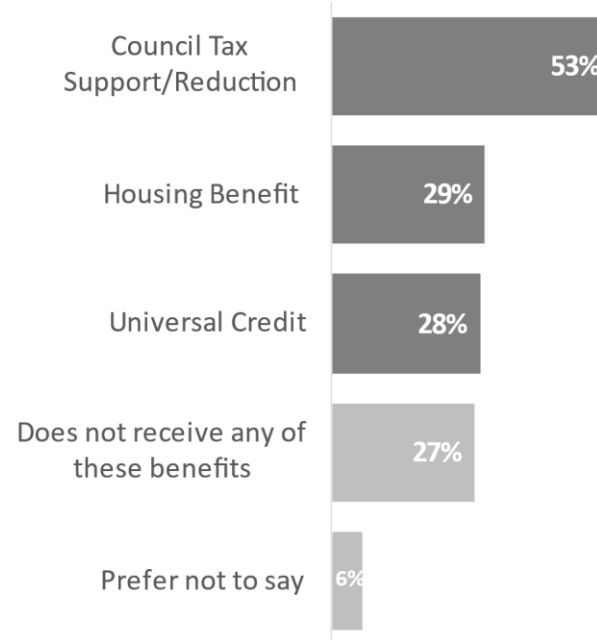
Respondents: individuals and representatives(base: 297)



Respondents: individuals by location
(base: 195)



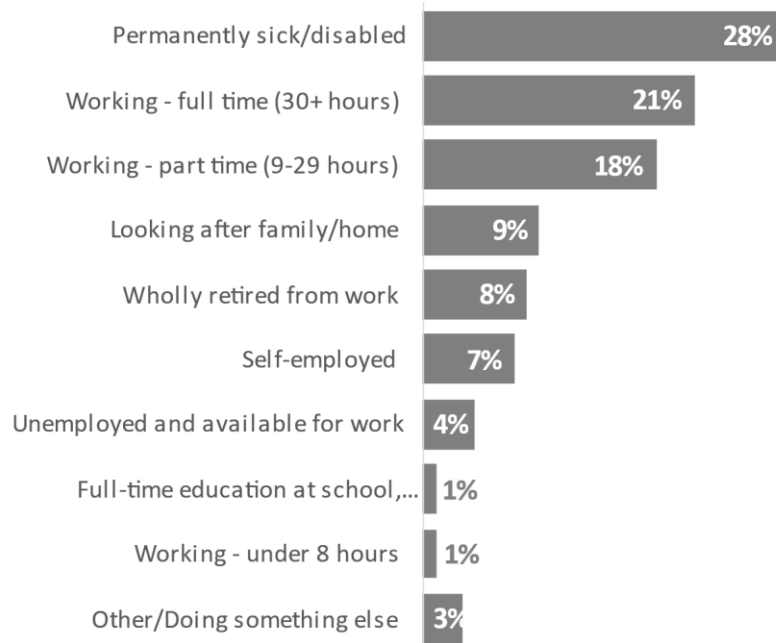
Respondents: benefit claimants(base: 290)



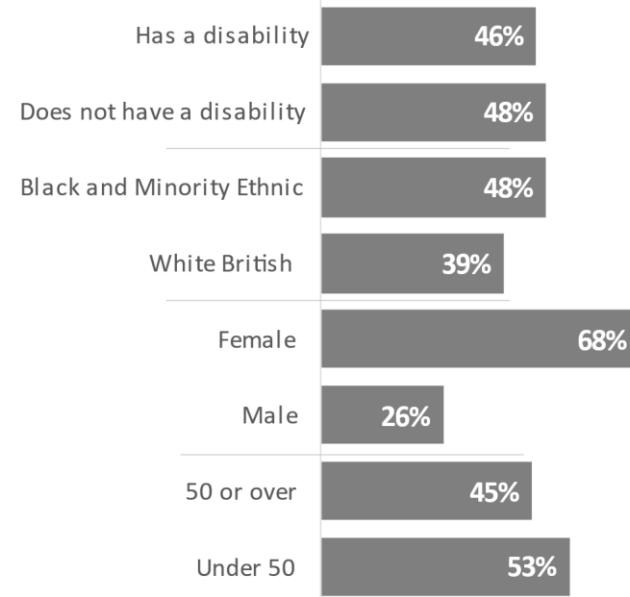
In total, 196 claim benefits. Of these, 153 receive CTS. Some, receive a combination of benefits (this was a multiple choice question)

Respondents (2)

Respondents: employment status (base 290)



Respondents: protected characteristic (base: 290)



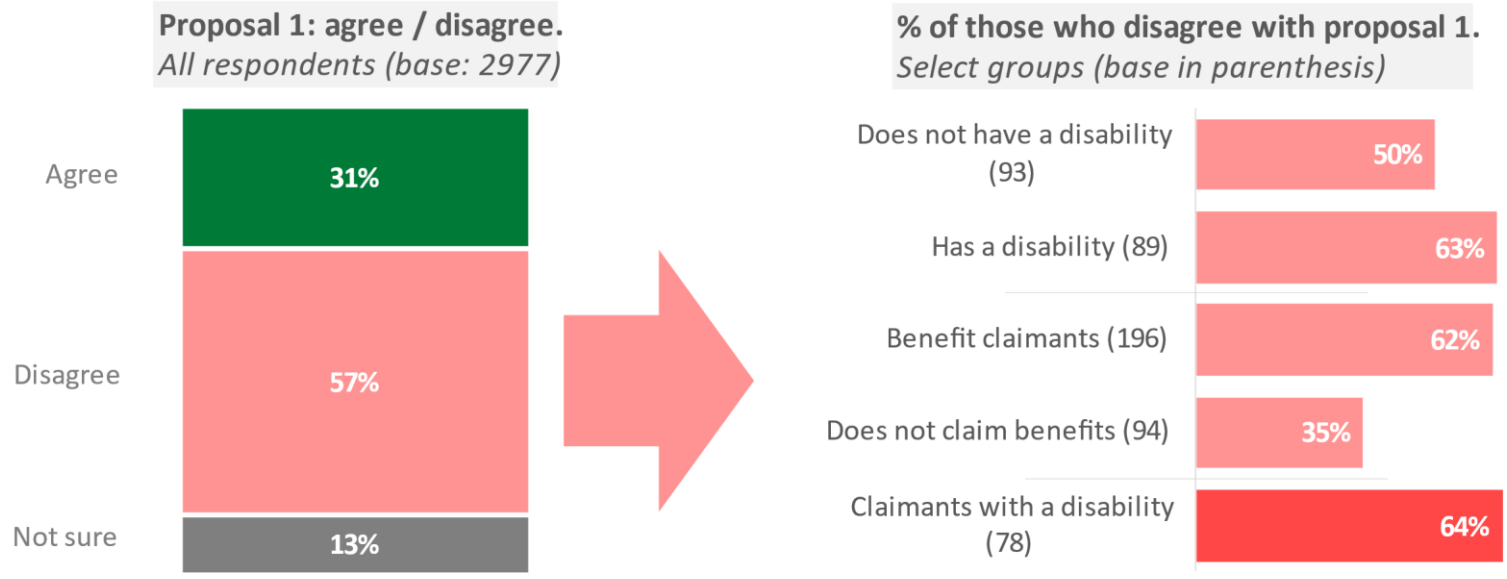
Base: 290 (employment status) and 195 (protected characteristics). N.B. in relation to both questions, some respondents selected 'Prefer not to say' when asked these questions

Key findings

- Those that responded appeared to understand the changes well based on the responses received
 - Of the 28,000 emails sent to those affected by the changes, 67 responded to offers to explain the changes and how they would be impacted and all 67 were contacted to provide this and to advise of any other help they were entitled to
- There was approximately an equal number of respondents among the following:
 - Those that live in the East and West of the borough
 - Those with and without disabilities
 - Those identifying themselves as being from black and ethnic minority backgrounds and white
- Between 54% and 67% disagree with each of the three elements of the proposal
- Most concerns relate to affordability and loss of decent standard of living for those vulnerable with disabilities losing protection

Proposal 1: Restrict support to a maximum Band C Council Tax liability

A majority disagree with the proposal, with close to two thirds of claimants with a disability stating they disagree



Q6. To what extent do you agree or disagree we should implement this change to the Scheme?
Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

Proposal 1: Perceived negative impact on households

Claimants who may be impacted by the proposal, should it be implemented, perceive financial hardship, especially among those who are vulnerable and/or have a disability

Financial hardship— A substantial number of respondents highlight current financial struggles, facing difficulty affording necessities like food, heating, and bills/ concerns over potential Council Tax increases exacerbating financial strain, making it challenging to make ends meet / viewed as contributing to the existing cost of living crisis, prompting individuals to question the fairness of these adjustments, particularly during economically challenging times

Impact on vulnerable and disabled residents Respondents with a disability, including those on Personal Independence Payment and Employment and Support Allowance, underscore the significance of CTS in helping manage their costs and sustaining a decent standard of living/ concerns that a reduction in CTS could result in heightened debt, increased poverty, and compromises in meeting essential needs for disabled and vulnerable populations

Critique of Council decisionmaking - Criticisms aimed at the Council's decisionmaking process, citing concerns about fund allocation, budget priorities, and a perceived lack of understanding regarding residents' financial challenges/ some express dissatisfaction with the communication of decisions and question the fairness of the proposed changes

Q8. What do you think will be the negative impact(s) on your household? Open-ended question

Base: 127 individuals who answered this question in the questionnaire plus emailed responses

Proposal 1: Suggested actions to mitigate impact

Those who could potentially be impacted by the proposals suggest individual circumstances are considered and ongoing support is provided for those who are vulnerable

Individual circumstances Consider each household based on its unique circumstances rather than applying a uniform approach

Discounts for some groups For example, those with a disability

Concerns about impact on bigger households Ensure that larger households are not unfairly impacted, and base support on the number of inhabitants and the appropriateness of the house size.

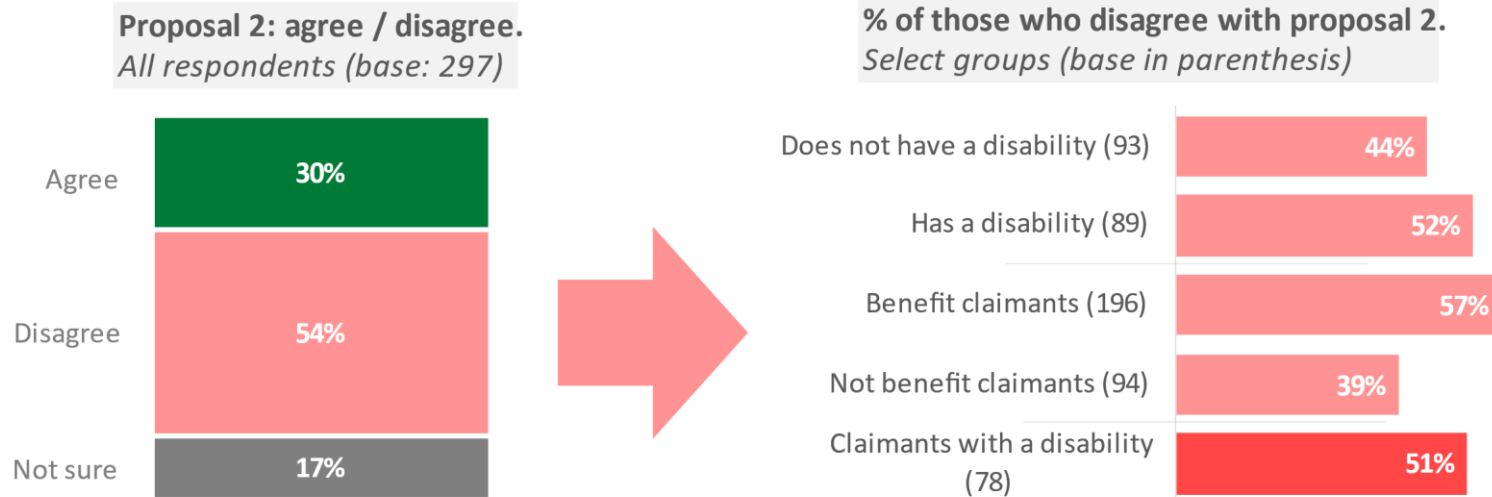
Support for vulnerable groups Maintain support for those permanently sick or disabled, provide more assistance to struggling people, including refugees, and ensure ongoing assistance for those in need

Opposition to increase in payment Requests to not increase Council Tax every year to in order to alleviate the financial burden on residents

Q9. What could the Council do to reduce the negative impact(s) on your household? Open-ended question
Base: 122 individuals who answered this question in the questionnaire plus emailed responses

Proposal 2: Minimum non-dependent deduction for households with other adults living in the property and increase current deductions by 20%

A majority disagree with the proposal, including almost six out of 10 benefit claimants



Q11. To what extent do you agree or disagree we should implement this change to the Scheme?

Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

Proposal 2: Perceived negative impact on households

Expectations the proposal will increase financial challenges for households (including young adults and students) and have an impact on quality of life and wellbeing of claimants

Financial hardship- Concerns about increased strain on finances, and the potential for financial hardship / specific references to the impact on low-income individuals, including those with disabilities / concerns about having less money available for essential expenses

Challenges for young adults and studentsAnticipation of challenges for young adults, especially those aged 18 and over, in finding jobs, managing finances, and dealing with increased financial burdens / concerns about students and young adults struggling with the cost of living, education, and transitioning to independence

Impact on quality of life and wellbeing - Expressions of concern about the negative impact on overall quality of life, emotional distress and mental health /references to potential loneliness, stress, and the detrimental effects on the wellbeing of individuals and families

Critique of fairness of proposal Criticism of the fairness of the proposals, especially regarding the treatment of non dependents, lodgers, and individuals with protected status or disabilities

Q13. What do you think will be the negative impact(s) on your household? Open-ended question
Base: 90 individuals who answered this question in the questionnaire plus emailed responses

Proposal 2: Suggested actions to mitigate impact

Mitigating actions suggested include continuation of the CTS in its current format, exemptions for some claimants and for savings to be reinvested

Continuation of CTS for low-income individuals and oppositions to change Advocacy for the ongoing support of very low-income people, especially those who may be renting band D properties / opposition to proposed changes, reductions, or new schemes, with a focus on maintaining the current support system and avoiding financial burdens on vulnerable groups

Individual assessment- Requests to assess each case individually, taking into consideration various factors such as income living expenses and specific circumstances

Community reinvestment- Demands for the reinvestment of funds back into the community for improvements, particularly in public spaces and amenities

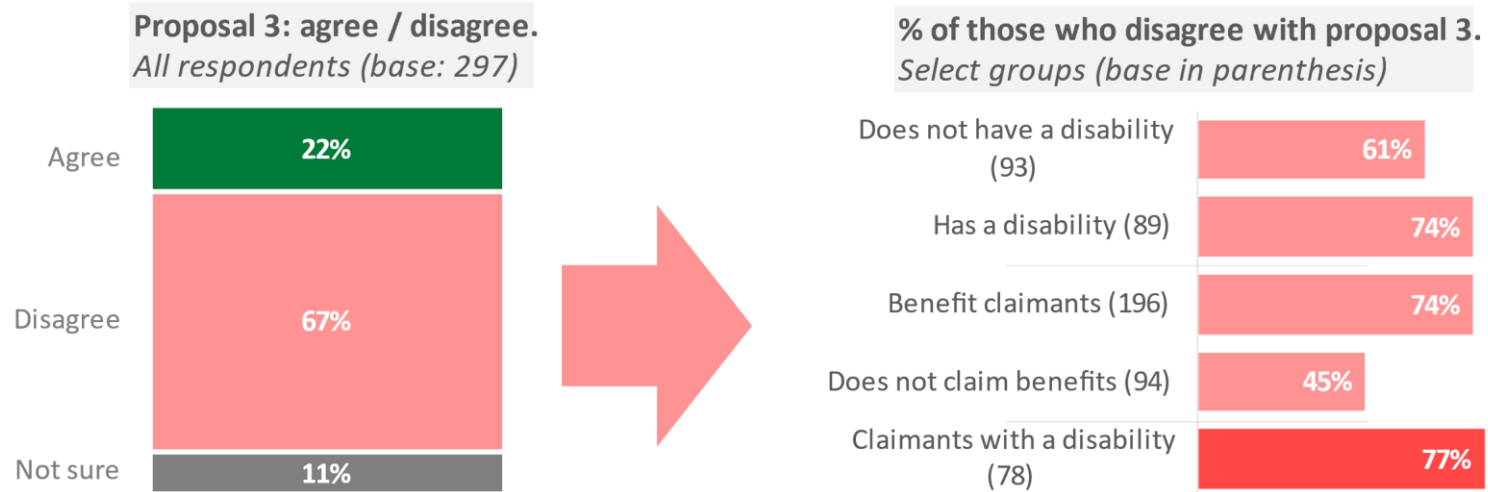
Exemptions for some groups Proposals for 100% Council Tax exemption for claimants of some forms of benefit (e.g. PIP)

Property value-based Council Tax Suggestions to base Council Tax solely on property values

Q14. What could the Council do to reduce the negative impact(s) on your household? Open-ended question
Base: 86 individuals who answered this question in the questionnaire plus emailed responses

Proposal 3: Reduce max award from 75.5% to 50% (and min payment from 24.5% to 50%) and make the minimum payment the same for all working age claimants

Around two thirds disagree with the proposal, including around three in four benefit claimants



Q16. To what extent do you agree or disagree we should implement this change to the Scheme?
Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

Proposal 3: Perceived negative impact on households

Expectations the proposal will increase financial hardship and impact on the vulnerable and those with a disability

Financial hardship and affordability - Concerns about the financial impact of proposed changes, stating that they are already struggling with bills, food, and other essentials / highlighting the cost of living crisis, increased charges for social care and challenges in meeting daily living expenses / difficulty covering basic needs like food, heating, and healthcare / concerns raised about the practicality of finding additional funds, potential impacts on overall income, and the inability to pay Council Tax without sacrificing other necessities

Impact on vulnerable and disabled individuals - Emphasis on the impact of the proposed changes on vulnerable and disabled individuals / concerns raised about the potential reduction in support for disabled claimants / negative effects on mental health / frustration with the Council's perceived lack of understanding regarding the extra costs associated with disabilities

Unfairness and inequality - Dissatisfaction with the perceived unfairness of the proposed changes, particularly in terms of the reduction in CTS for protected groups / a sentiment that the proposed system does not take into account the varying financial situations of different individuals and groups / concerns raised about the unequal impact on different age groups, with questions about why certain groups receive more support than others

Q18. What do you think will be the negative impact(s) on your household? Open-ended question
Base: 129 individuals who answered this question in the questionnaire plus emailed responses

Proposal 3: Suggested actions to mitigate impact

Mitigating actions suggested include protection of some groups (e.g. DLA and Carers Allowance recipients), changes to be incremental increases and effective communication of changes

Protection of some groups Strong emphasis on not targeting or removing protection from some groups, such as those receiving DLA, PIP or Carers Allowance. *Protection of some groups and opposition to changes were referred to by most respondents as actions to mitigate the potential impact of this proposal. Much more so than other suggestions*

Incremental increases Suggestions to make smaller, incremental increases rather than full scale changes from 2024/25

Transparency in communication and raising awareness Advocacy for transparent communication, awareness campaigns, and streamlined application processes

Opposition to changes Opposition to implementing proposed scheme or any other changes, with a preference for leaving the support system as it is

Q19. What could the Council do to reduce the negative impact(s) on your household? Open-ended question
Base: 123 individuals who answered this question in the questionnaire plus emailed responses

Summary of feedback from VCS groups (excl mitigating actions)

Voluntary and community sector groups highlighted a number of issues in submissions via ema and questionnaire. Key theme being impact on specific groups (e.g. those with a disability)

Unfair treatment of working age residents - Concerns about the perceived injustice of treating all workingage residents equally, emphasising the unique challenges faced by disabled individuals who cannot increase their income through work

Affordability challenges - Questions the affordability of proposed deductions, especially for those on other benefits

Complexity of hardship fund access - Worries about carers, and vulnerable and disabled residents being directed to a difficult to-navigate hardship fund, potentially causing vulnerable individuals to miss out on crucial support

Impact of Council Tax on vulnerable and disabled residents – Issues raised regarding residents with complex needs housed in higher band Council Tax properties, emphasising the importance of considering financial need over residence in Council Tax Reduction Schemes

Lack of consultation – Criticism of the lack of public consultation events to enable claimants to better understand the proposals and the potential impact

Issues raised about easy read FAQ document, lack of detail in draft CTS Hardship Policy and an equalities impact assessment (EQIA) not being provided as part of the consultation, as well as perceived lack analysis in the EQIA of the potential impact on claimants with a disability. This information has been shared with the Income & Assessment management team so they consider these issues

Summary of mitigating actions proposed by VCS groups

Suggested mitigating actions focus on eliminating or reducing the potential impact on specific groups (including those with a disability, carers and military personnel)

Clarity in hardship fund process - Requesting a clear and straightforward explanation of the hardship fund and its application process, with a proposal for a dual application system during Council Tax Support applications to ensure clients do not miss out on the hardship scheme

Protection for vulnerable residents - Calls to retain full protection for vulnerable working-age residents, especially those unable to work and in receipt of higher rate disability benefits (Higher Rate Disability Living Allowance, Higher Rate Personal Independence Payments, and the support component of Employment Support Allowance)

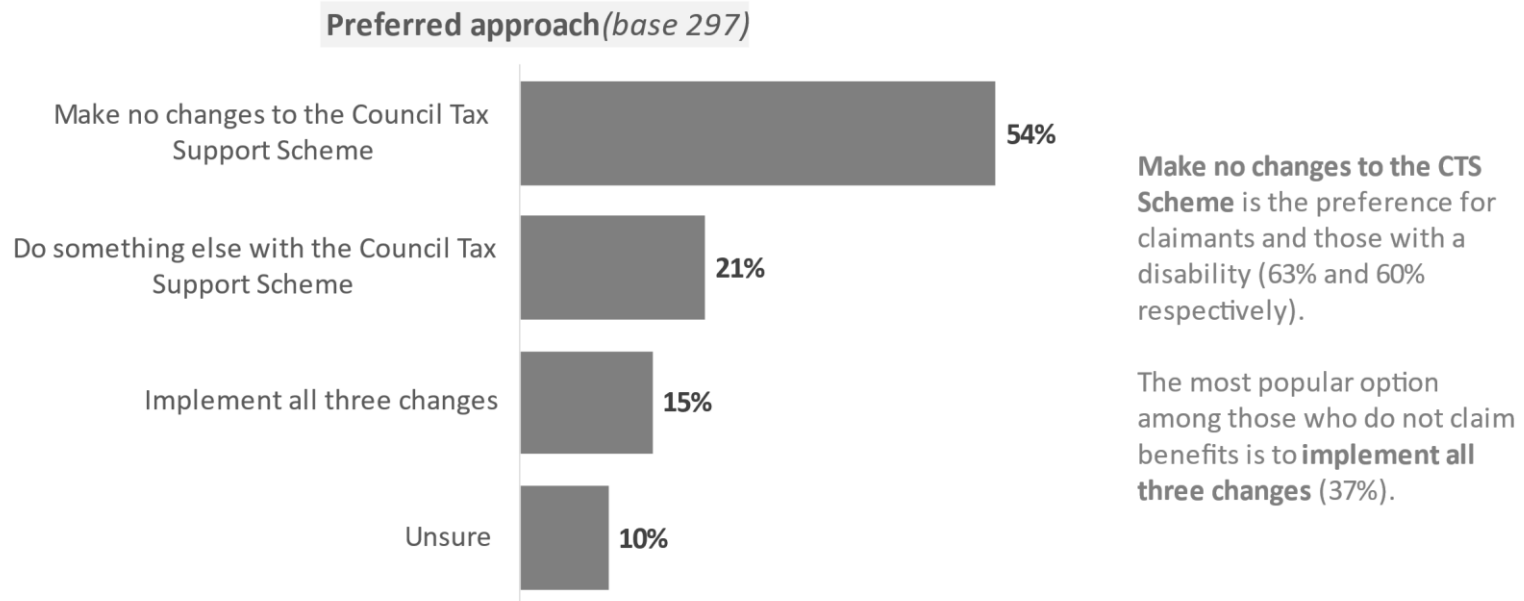
Protection for carers – Suggestion to retain full protection for those in receipt of Carers Allowance

Military compensation disregard - Strong emphasis on disregarding all forms of military compensation (such as War Pension Scheme and Armed Forces Compensation Scheme) as income in Council Tax Support assessments and extending this principle to locally administered benefits like Disabled Facilities Grants, Housing Benefit, and Discretionary Housing Payments

Exemption for other adults - Recommending the exemption of military compensation received by other adults in an applicant's property to prevent unfair penalties for compensation recipients among other residents

Preferred approach

Most respondents would rather no change is made. Support for this is especially strong among those with a disability and claimants. Preference for non-claimants is to implement all proposals



Q21. *Would you rather we....?*

Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

Suggested alternatives

Alternatives include changes to basis of Council Tax, increase revenue through, for example, property rationalisation, and work with the VCS to provide support

Income-based Council Tax- People on higher incomes to pay more. Instead of charging based on property banding, consider a system that considers income, savings, and other financial factors

Increase Council Tax on households living in more expensive properties Increase Council Tax for those who can afford to pay more, especially homeowners of very expensive properties

Explore alternative revenue sources Explore partnerships with private enterprises, sell some Council properties and consider alternative revenue sources such as entrepreneurial support programs, employer incentive programs and public private partnerships

Localised support involving VCS A means-tested support system that is tailored to the local cost of living/ collaborate with community organisations to assess needs on a more granular level and provide targeted assistance

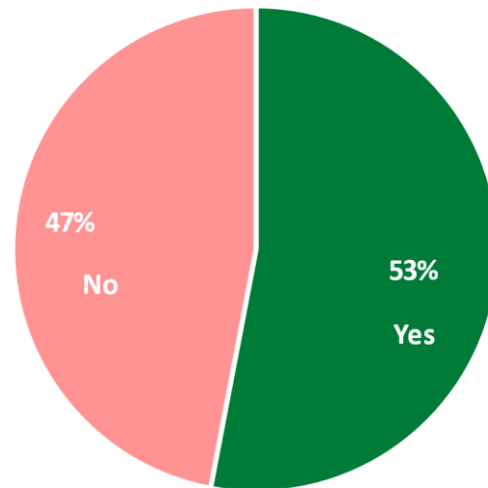
Q23. What would you suggest as an alternative(s)? Open-ended question

Base: 97 respondents plus emailed responses

Awareness of Council Tax Support Hardship Scheme

Just over half of respondents had heard of the CTS Hardship Scheme prior to the consultation. Slightly higher levels of awareness among those with a disability and claimants

Previously heard of the Council Tax Support Hardship Scheme
(base: 297)



Awareness is marginally higher among those with a disability and benefit claimants (55% and 57% respectively).

Q24. Before you had read this questionnaire and the FAQ document, were you aware of the Council Tax Support Hardship Scheme?
Benefit claimants are those who said they receive, Council Tax Support, Housing Benefit and/or Universal Credit

Further comments

Respondents were asked if they had any further comments. With the exception of lobbying central Government, all other issues are highlighted elsewhere in the report

Advocacy for a fair share of Government support Some comments call for pressing central Government to provide a fair share of support for the borough. Thus implying a desire for external assistance rather than asking local people to pay more

Complexity and difficulty in accessing support Respondents express frustration with the complexity and difficulty of accessing support, particularly from the 'Hardship' fund. The process of claiming benefits, obtaining care and support, and dealing with bureaucratic procedures is described as endless, complex, and demoralising

Concerns about the impact on vulnerable groups and fairness Numerous comments express concerns about the potential negative impact on vulnerable groups, including those with disabilities, single parents, and low income households. There is a plea to reconsider the proposals. Some feel that the changes may disproportionately affect certain groups (for example, those on disability benefits) and argue for a more equitable approach to taxation and support

Criticism of Council proposals– General criticism of Council approach

Q25. If you have any other comments or suggestions you would like to make, let us know. You may want to tell us something that you have not had a chance to make clear elsewhere in this questionnaire. Open-ended question

Base: 152 respondents plus emailed responses

Appendix H

2024/25 Council Tax Support Scheme Equality Impact Assessment

Introduction

The purpose of an Equality Impact Assessment (EqIA) is to help Enfield Council make sure it does not discriminate against service users, residents, and staff, and that we promote equality where possible. Completing the assessment is a way to make sure everyone involved in a decision or activity thinks carefully about the likely impact of their work and that we take appropriate action in response to this analysis.

The EqIA provides a way to systematically assess and record the likely equality impact of an activity, policy, strategy, budget change or any other decision.

The assessment helps us to focus on the impact on people who share one of the different nine protected characteristics as defined by the Equality Act 2010 as well as on people who are disadvantaged due to socio-economic factors. The assessment involves anticipating the consequences of the activity or decision on different groups of people and making sure that:

- unlawful discrimination is eliminated
- opportunities for advancing equal opportunities are maximised
- opportunities for fostering good relations are maximised.

The EqIA is carried out by completing this form. To complete it you will need to:

- use local or national research which relates to how the activity/ policy/ strategy/ budget change or decision being made may impact on different people in different ways based on their protected characteristic or socio-economic status.
- where possible, analyse any equality data we have on the people in Enfield who will be affected e.g., equality data on service users and/or equality data on the Enfield population.
- refer to the engagement and/ or consultation you have carried out with stakeholders, including the community and/or voluntary and community sector groups you consulted and their views. Consider what this engagement showed us about the likely impact of the activity/ policy/ strategy/ budget change or decision on different groups.

The results of the EqIA should be used to inform the proposal/ recommended decision and changes should be made to the proposal/ recommended decision as a result of the assessment where required. Any ongoing/ future mitigating actions required should be set out in the action plan at the end of the assessment.

Section 1 – Equality analysis details

Title of service activity / policy/ strategy/ budget change/ decision that you are assessing	Council Tax Support Scheme 2024/25
Team/ Department	Financial Assessment, Resources
Executive Director	Fay Hammond, Executive Director of Resources
Cabinet Member	Cllr Leaver, Cabinet Member for Finance and Procurement
Author(s) name(s) and contact details	Sally Sanders, Head of Financial Assessment
Committee name and date of decision	Cabinet 21.2.2024 Council 22.2.2024
Date of EqIA	13 February 2024

Date the EqIA was reviewed by the Corporate Strategy Service	13 February 2024
Name of Head of Service responsible for implementing the EqIA actions (if any)	Sally Sanders, Head of Financial Assessment Bridgette Cowley, Head of Income & Debt
Name of Director who has approved the EqIA	Fay Hammond, Executive Director of Resources

The completed EqIA should be included as an appendix to relevant EMT/ Delegated Authority/ Cabinet/ Council reports regarding the service activity/ policy/ strategy/ budget change/ decision. Decision-makers should be confident that a robust EqIA has taken place, that any necessary mitigating action has been taken and that there are robust arrangements in place to ensure any necessary ongoing actions are delivered.

Section 2 – Summary of proposal

<p>Please give a brief summary of the proposed service change / policy/ strategy/ budget change/project plan/ key decision</p> <p>Please summarise briefly:</p> <p>What is the proposed decision or change? What are the reasons for the decision or change? What outcomes are you hoping to achieve from this change? Who will be impacted by the project or change - staff, service users, or the wider community?</p>
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What is the proposed decision or change?

The Council is obliged to set a local Council Tax Reduction Scheme every year following the abolition of the national Council Tax Benefit system in 2013. The Council introduced a local Council Tax Support (CTS) Scheme to provide financial assistance for working-age households in paying their Council Tax. Council Tax Support is awarded as a reduction on a council taxpayers' bills, like a discount, so the resident pays less. The scheme has two parts – a statutory scheme for pensioners and a non-statutory scheme that covers the working age population. These proposals impact only on the non-statutory elements of the scheme and do not affect the statutory scheme for pensioners.

Anyone who is liable for council tax (tenants and homeowners) can apply for council tax support. An application for Housing Benefit or Universal Credit can be used as a claim for council tax support or a separate council tax support application can also be completed.

Generally, low income households (including those who work) will be entitled to some level of support towards their council tax. The amount of support/reduction depends on:

- The local council tax support scheme
- Household type: working age (subject to agreed local scheme) or pension age (subject to prescribed government regulations)
- Household circumstances: single, part of a couple, number of children the household receives child benefit for, residency status, etc.
- Household income, this includes savings, pensions, benefits and earnings for claimant and partner

Since 2013, the Council has reviewed the scheme for working-age households every year and is now deciding on the scheme for 2024/25.

The 2024/25 CTS scheme proposal

The Council is proposing to change the discretionary element of the Council Tax Support scheme that covers the working-age population.

The 2024/25 scheme will be based on the following principles:

- Ensuring everyone in the household makes a fair contribution towards funding local services via council tax.
- Those living in higher-banded properties should not receive greater levels of support than those occupying lower-banded properties.
- The scheme provides targeted support for those impacted by the changes through the Council Tax Support hardship fund.

The Council is looking at a proposal that has three elements of change. The three proposed changes are set out in detail below.

Element 1 – Restricting council tax support to a maximum Band C council tax liability

It is proposed that council tax support be restricted to a maximum Band C council tax liability. This means that households in higher banded properties (Band D and above) will have their support reduced to the council tax liability level as if they occupied a Band C property.

We have set out below the breakdown of council tax support claimant households by council tax band (as of 31st December 2023).

Council tax band	Number of council tax support claimant households
A	2,153
B	4,664
C	11,039
D	8,183
E	2,258
F	437
G	83
H	1

As of 31st December 2023, just under 11,000 households claiming Council Tax Support live in properties rated band D and above. 600 claims out of the total 31,200 made so far in 2023/24 would potentially lose over £30 per week. Most of these claims relate to properties in Band E and above.

Element 2 – Introducing a minimum non-dependent deduction for most households with other adults living in the property and increasing the current deductions by 20%

A non-dependant is a person living as a member of the applicant's household who is not their partner or a child/young person for whom they are responsible. There are certain exceptions such as joint-occupiers, boarders, and paid carers, who are not treated as non-dependants. Non-dependants aged 18 or over are usually expected to contribute to household expenses such as council tax.

This change will introduce a deduction for non-working adults and pensioners in the financial assessment. Students, boarders, sub-tenants, and adults disregarded for council tax purposes will remain excluded from a deduction. The rationale for maintaining this exclusion is that the person either does not live within the household e.g., a person in detention or is a patient in hospital or care home, receives little or no state benefit, e.g., students, is still classed as a child for child benefit purposes or is a diplomat or similar.

Part of this proposal is to also increase the non-dependant deduction rates by 20% in 2024/25. This will impact on all households with non-dependants. The details of this deduction are set out in paragraph 47 of the proposed Scheme. The weekly deduction will vary depending on whether the non-dependant is in work (£24.60) or not in work (£5.52). Where the non-dependant in work has low gross weekly earnings, the deduction is reduced correspondingly.

An estimated 7,250 households have non dependants and will be impacted by this change. Of these, 3,000 claims will have a deduction introduced where there is not one currently. Previously, households with non-dependents did not incur a deduction if the non-dependent was receiving out of work benefits or because of the claimant and/or partner's circumstances (they are registered blind or receiving certain disability benefits).

Element 3 – Standardising the minimum payment for mostworking age households at 50% (excluding war widows and single people under 25 including care leavers who will remain at 100%)

This proposal will introduce one standard minimum payment of 50% for all working age households. This will mean an increase from the current minimum payment of 24.5% for working-age households who are either out of work or in low-paid work and receiving Universal Credit or a legacy benefit, e.g., Income Support.

This also means removing the following existing protected groups who currently qualify for a maximum 100% reduction in their council tax:

- An applicant (or their partner) receiving Carer's Allowance.
- An applicant (or their partner) receiving Disability Living Allowance (either care component at the highest rate or mobility component at the higher rate) or enhanced Personal Independence Payments (daily living or mobility component).
- An applicant (or their partner) receiving the support component of Employment and Support Allowance.
- An applicant (or their partner) receiving Universal Credit who have the following elements included in their awards - limited capability for work, disabled child element or carer element.
- An applicant (or their partner) who are foster carers and who were recruited and trained by Enfield Council.

War widows and single people under 25 (including care leavers) will continue to qualify for a maximum 100% reduction in their council tax (depending on income).

There is one war widow household receiving protection for minimal CTS cost. Given the small cohort of households and small cost the Council proposes to continue this protected group.

In December 2023, 400 households were receiving the under 25-year-old protection at a cost of £69,000 per year. The Government assessed personal allowance is also lower for claimants under 25 years old. Given the lower level of benefits, the small cost of CTS for this cohort and the specific challenges faced by care leavers who are included in this cohort, the Council proposes to continue this protected group.

What are the reasons for the decision or change?

The total cost of the Council Tax Support scheme as of 31st December 2023 was £40.7m (36.5k cases) The cost of the non-statutory working age scheme (28.8k cases) was £29m. The cost of the statutory pensioner scheme is £11.7m (7.7k cases). The percentage cost of Council Tax Support scheme (including the Greater London Authority share) as a proportion of the Council's net budget is 14.24%.

The Council is proposing to introduce changes to the 2024/25 Council Tax Support scheme to contribute towards the budget gap facing the Council, alongside other cost savings and income proposals to ensure the can set a balanced budget and remain financially resilient.

The Council faces a challenging budget gap as reported in September 2023. One of the options to close this budget gap includes reviewing the Council Tax Support Scheme. The Council Tax Support Scheme is the Council's largest area of discretionary spend, and

benchmarking demonstrates that the Council's costs were the highest in London, and therefore a consultation was launched in September 2023 to consider proposals to amend the Council Tax Support Scheme. The Council's budget gap has arisen due to inflation costs and the impact of significant cost pressures in statutory services such as homelessness and demographic pressures in Adults and Children's services.

The Council's final budget is being proposed to Cabinet at the meeting on 21 February 2024. The final government settlement has now been received, and there is a wide gap between the Council's cost pressures and available government funding. Enfield Council's budget pressures total £45.864m; in addition to this, a further £10m is required to be held as a specific homelessness risk reserve. The level of government funding is constrained, with £6.6m received to recognise these cost pressures in the final settlement. Following robust review of the Council expenditure and income, the 2024/25 budget includes extensive and cross-Council savings proposals of £16.568m. The budget also increases the Council Tax by the maximum permitted without a referendum. However, the Council Tax Support Scheme proposals are also required to help close this budget gap. The Council's level of reserves are depleted and remaining financially resilient and setting a balanced budget is critical to maintain key services.

Specific proposals

The proposal to introduce the restriction of council tax support to band C will mean that those living in higher banded properties no longer receive a higher level of support than those living in lower banded properties.

The proposed scheme includes introducing a minimum reduction on the amount of support that would otherwise be available for most households with other adults living in the property (known as a non-dependent deduction). This inclusion of other resident adults in the financial assessment will ensure households with a larger number of resident adults make a higher council tax contribution when compared to single households, couples and households with dependent children (i.e., children for whom child benefit is received).

The introduction of a standard minimum payment for all households receiving benefit levels based on the government assessed needs allowance means that all households will make the same level of council tax contribution.

Restricting Council Tax Support by council tax band, a minimum payment and by non-dependant deductions are common methods of reducing the cost of local working age Council Tax Support schemes in England.

The Council considered a range of other options to amend the Council Tax Support Scheme. These included increasing the value of the income band thresholds, increasing the maximum award for non-protected households only, restricting CTS to a higher council tax band, and reviewing the earned income taper, minimum weekly entitlement, and capital limit. However, none of these options achieved the required level of savings.

As part of the initial modelling undertaken prior to the consultation, consideration was also given to adopting different levels of minimum payment, of 30%, 40% and 50%. However, the preferred option, which was put out to consultation, was to consult on the 50% minimum payment. This was because:

- the cost of Enfield's Council Tax Support Scheme is the highest in London and one of the objectives of this proposal was to reduce the scheme total cost to closer to the London average.
- The budget gap facing the Council is significant. Given the scale of the budget challenge, the Council's preferred option was to consult on the proposal which resulted in the greatest saving for the Council.

Consideration has been given to the introduction of a transitional council tax support scheme for 2024/25 to lessen the impact of the proposals on the protected groups, in particular for those disabled people who previously received the maximum award of 100% and were treated as a protected group. A transitional scheme could, for example, have made the maximum award for protected groups 75% in 2024/25, moving to 50% in 2025/26. It is estimated that this sample transitional arrangement would reduce the level of income that we could otherwise collect in 2024/25 by £2.5m (GLA and Council). However, given the scale of the budget gap the Council faces, no transitional arrangements are proposed. Rather than a "blanket" transitional arrangement to support previously protected groups, it is recommended that financial support be provided through the increased Hardship Fund of £1.5m. The Hardship Scheme will consider individual household circumstances, including household income and outgoings for each claim.

What outcomes are you hoping to achieve from this change?

The total reduction in the proposed Council Tax Support Scheme is £14.3m and the contribution towards the Council's budget gap is £5.8m net. This is, in part because the Council Tax Support Scheme applies to funds collected by the Council on behalf of the Greater London Authority. In addition, the council has prudently estimated that the collection rate for those impacted by the change may be lower. There is also a commitment of an additional £1m to mitigate the impact of these proposals by increasing the existing discretionary hardship scheme. Additional staff resources will be required to collect the additional income, respond to customer queries and provide access to the Welfare Debt Advice Service, this will be funded by setting aside £500k from the additional income generated.

Who will be impacted by the project or change?

The current live working age caseload as of 31st December 2023 is, 29,105 but as of 31st December 31,238 households are expected to be impacted by this change (this includes households whose circumstances changed in the year meaning they were no longer entitled to council tax support).¹

The Council has considered the impact of affordability for impacted council tax support households and in particular those previously protected groups where the protection is to be removed under the 2024/25 scheme. The Council does not hold details of household outgoings for the 29,000 impacted households and so it is not possible to assess the affordability of the impact on all 29,000 households.

¹ The live caseload fluctuates throughout the year as people circumstances change (e.g., people move house or their benefits change). Therefore, figures may differ slightly depending on when the data was calculated.

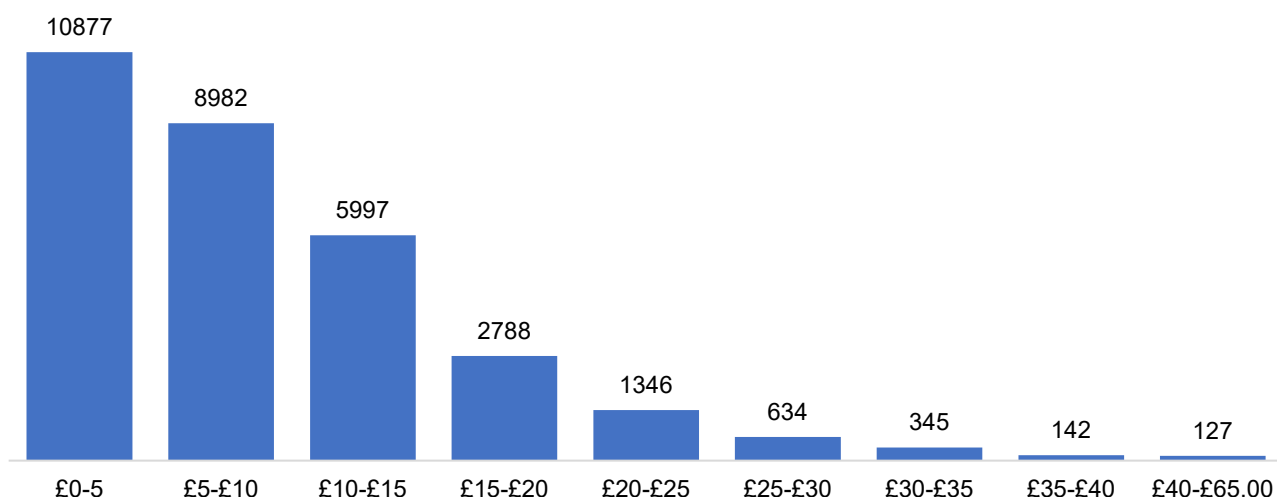
Based on current caseload, it is expected that most working age households will be impacted to some degree by the proposed changes.

The degree of impact will depend on the household situation. The tables and charts below show the number of Council Tax Support claims and potential range of financial loss on the weekly council tax due. This Equality Impact Assessment provides further details on how the different protected groups are expected to be impacted by the proposals.

Impact – Average weekly household reduction in CTS

On average across all claims residents will be expected to pay £8.84 more a week towards their council tax bill. It is estimated, if these proposals are agreed, 10,877 households (33%), will be required to pay up to an additional £5 a week more council tax than currently.

Weekly Reduction in CTS by No of Households



Additional data is provided below showing the expected impact of the changes on households by council tax band and household type.

Impact – Weekly household reduction in CTS by council tax band

Band	Amount of weekly CTS claims will lose by council tax band									
	Less than £5	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	Grand Total
A	1370	775	145	82	12					2384
B	1908	1375	1640	81	39	16				5059
C	4895	3334	2459	942	188	86	40			11944
D	2195	3104	1039	1329	775	285	80	71		8878
E	478	350	644	244	260	194	194	35	57	2456
F	64	35	65	97	58	43	21	33	56	472
G	15	10	5	13	14	10	10	2	14	93
H								1		1

Total	10925	8983	5997	2788	1346	634	345	142	127	31287
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Impact – Weekly reduction in CTS by household type

Household Type	Weekly reduction in CTS by household type									
	Less than £5	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65	Grand Total
Couple with one child	890	535	268	192	121	42	19	11	12	2090
Couple with two or more children	1445	1559	665	433	192	85	25	11	15	4430
Couple with no children	517	270	360	323	222	133	71	39	33	1968
Lone parent with one child	2571	1833	878	351	171	58	40	6	6	5914
Lone parent with two or more children	2438	2615	1127	580	191	56	32	15	10	7064
Single person	3023	2170	2699	909	449	260	158	60	51	9779
Total	10884	8982	5997	2788	1346	634	345	142	127	31245

The weekly household reduction in CTS by ward is shown at the end of this document.

The proposals were subject to a 16-week public consultation which ran from 22nd September 2023 to 21st January 2024. The consultation was extended by 4 weeks (from the original end date of 17th December 2023) following resident feedback to include further information regarding the Hardship Scheme policy and an easy read version of the FAQs. Further details on the consultation and the consultation findings are available in the appendices to the Council Tax Support Scheme 2023/24 Cabinet and Council reports. Findings relevant to the various protected groups are also provided in this Equality Impact Assessment.

The decision on the Council Tax Support Scheme for 2024/25 will be made in February 2024 by Cabinet and Council.

Section 3 – Equality analysis

This section asks you to consider the potential differential impact of the proposed decision or change on different protected characteristics, and what mitigating actions should be taken to avoid or counteract any negative impact.

According to the Equality Act 2010, protected characteristics are aspects of a person's identity that make them who they are. The law defines nine protected characteristics:

1. Age
2. Disability
3. Gender reassignment.
4. Marriage and civil partnership.
5. Pregnancy and maternity.
6. Race
7. Religion or belief.
8. Sex
9. Sexual orientation.

At Enfield Council, we also consider socio-economic status as an additional characteristic.

“Differential impact” means that people of a particular protected characteristic (e.g., people of a particular age, people with a disability, people of a particular gender, or people from a particular race and religion) will be significantly more affected by the change than other groups. Please consider both potential positive and negative impacts and provide evidence to explain why this group might be particularly affected. If there is no differential impact for that group, briefly explain why this is not applicable.

Please consider how the proposed change will affect staff, service users or members of the wider community who share one of the following protected characteristics.

Age

This can refer to people of a specific age e.g., 18-year-olds, or age range e.g., 0–18-year-olds.

Will the proposed change to service/policy/budget have a **differential impact [positive or negative]** on people of a specific age or age group (e.g., older, or younger people)?

Please provide evidence to explain why this group may be particularly affected.

Below is a table showing the age profile of Enfield **residents** (not householders) alongside the age profile of the lead claimant of working age Council Tax Support (CTS) households.

The shaded figures show where the proportion of residents in that age bracket is higher than in the population-at-large. Most CTS claimants are aged between 30 and 59 with the highest number of claimants aged between 40 to 44.

Age band	Enfield population 2021 ²	Percentage of Enfield population	Number of CTS Claimants	Percentage of total CTS claimants
Aged 4 years and under	21300	6.5%		
Aged 5 to 9 years	22800	6.9%		
Aged 10 to 14 years	24100	7.3%		
Aged 15 to 19 years	21300	6.5%	26	0.1%
Aged 20 to 24 years	19100	5.8%	647	2.2%
Aged 25 to 29 years	21200	6.4%	1812	6.2%
Aged 30 to 34 years	23100	7.0%	3210	11.0%
Aged 35 to 39 years	24000	7.3%	4388	15.1%
Aged 40 to 44 years	24600	7.5%	4491	15.4%
Aged 45 to 49 years	22700	6.9%	4208	14.5%
Aged 50 to 54 years	22700	6.9%	3757	12.9%
Aged 55 to 59 years	21100	6.4%	3285	11.3%
Aged 60 to 64 years	17100	5.2%	2591	8.9%
Aged 65 to 69 years	12800	3.9%	690	2.4%
Aged 70 to 74 years	11200	3.4%		
Aged 75 to 79 years	8200	2.5%		
Aged 80 to 84 years	6500	2.0%		
Aged 85 and older	6400	1.9%		
All persons	330200	100%	29105	100%

On average residents will be expected to pay £8.84 more a week towards their council tax bill. The table below sets out the average weekly reduction in council tax support by age group.

² ONS, Census 2021

Age Group	Average weekly CTS in 2023/24	Average weekly CTS if proposals are agreed	Reduction in weekly CTS	Percentage reduction in CTS	Claims Recalculated
15-19	£15.99	£14.97	£1.02	6.4%	29
20-24	£15.28	£11.76	£3.52	23.0%	724
25-29	£15.56	£9.12	£6.45	41.4%	1940
30-34	£15.89	£9.02	£6.87	43.2%	3374
35-39	£16.11	£8.80	£7.31	45.4%	4627
40-44	£16.18	£8.36	£7.82	48.3%	4785
45-49	£17.06	£8.22	£8.84	51.8%	4467
50-54	£18.42	£8.22	£10.20	55.4%	3975
55-59	£20.52	£8.63	£11.89	58.0%	3415
60+	£21.53	£9.10	£12.43	57.7%	3244
Average	£17.54	£8.70	£8.84	50.4%	30551

Working age adults

The proposals include an increase in the minimum contribution for all working age residents (except war widows and single people under 25 who are protected from the minimum payment) from 24.5% to 50%. The proposals would therefore be expected to have a negative impact on most working age adult claimants as they will receive reduced council tax support and be required to contribute more towards their council tax. The measures set out in the mitigating actions section offer financial help and advice for affected households.

Children and young people

Over half (62%) of all households claiming council tax support have children (a person under the age of 16 or aged 16 to 20 in full time education or training). Families with children who are impacted by the proposals will have higher council tax bills to pay, and this is expected to have a negative impact. The measures set out in the mitigating actions section offer financial help and advice for affected families.

The table below shows the expected impact of the proposals by household type. Households with children are more likely to be impacted by the proposals as they are more likely to be claiming council tax support.

Amount of weekly CTS Claims will lose										
Household Type	Less than £5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	Grand Total
Couple with one child	890	535	268	192	121	42	19	11	12	2090

Couple with two or more children	1445	1559	665	433	192	85	25	11	15	4430
Couple with no children	517	270	360	323	222	133	71	39	33	1968
Lone parent with one child	2571	1833	878	351	171	58	40	6	6	5914
Lone parent with two or more children	2438	2615	1127	580	191	56	32	15	10	7064
Single person	3023	2170	2699	909	449	260	158	60	51	9779
	10884	8982	5997	2788	1346	634	345	142	127	31245

The chart below details the impact by gender, and family make up. The proposals are expected to negatively impact families claiming Council Tax Support.

Age Range	All Claimants	All Claims by Gender		Claims By Family Make Up			
		Female	Male	Single	Couple	Family With 1 dependent	Family With 2+ dependents
Aged 15 to 19 years	26	16	10	21	1	3	1
Aged 20 to 24 years	647	489	158	243	10	282	112
Aged 25 to 29 years	1812	1469	343	313	26	720	753
Aged 30 to 34 years	3210	2558	652	388	38	930	1854
Aged 35 to 39 years	4388	3350	1038	563	34	1017	2774
Aged 40 to 44 years	4491	3191	1300	758	62	1191	2480
Aged 45 to 49 years	4208	2827	1381	1158	176	1220	1654
Aged 50 to 54 years	3757	2304	1453	1541	346	1025	845
Aged 55 to 59 years	3285	1923	1362	1989	496	518	282
Aged 60 to 64 years	2591	1427	1164	1842	504	156	89
Aged 65 +	690	279	411	396	256	23	15
Total	29105	19833	9272	9212	1949	7085	10859

Single under-25s

Given the lower levels of benefits awarded to under-25s, the small cost of providing Council Tax Support to this cohort (£69,000 in 2023/24), and the extra challenges faced by care leavers (who are included in this cohort), the Council is proposing to maintain the protected group status of single people under 25 (including care leavers). This means they will continue to qualify for a maximum of 100% reduction in council tax (depending on income).

Pensioners

Pensioners are defined for prescribed regulation purposes as someone who has attained the qualifying age for state pension credit; and is not or does not have a partner who is on income support, income-based jobseeker's allowance or income-related employment and support allowance; or an award of universal credit. A pensioner who has a partner who is not of pensionable age (referred to as a mixed aged couple) and is on income support, income-based jobseeker's allowance, income-related employment and support allowance; or has an award of universal credit is treated as working age.

Pensioners, as defined for prescribed regulation purposes, are not included in the local scheme, and are assessed under the Government prescribed regulations. These proposals would therefore not impact on these defined pensioner claimants.

Fewer than two hundred pensioner non-dependants would be included within the financial assessment for the first time and an estimated deduction of £5.52 per week would be made. This may have a negative impact on these households with pensioner non-dependents. The measures set out in the mitigating actions section offer financial help and advice for affected households.

Findings from the consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024.

In relation to age, some respondents raised potential challenges for young adults in finding jobs, managing finances, and dealing with increased financial burdens. The proposed 24/25 scheme maintains the protected group status of under-25s which means they will continue to qualify for a maximum of 100% reduction in council tax (depending on income).

The next section of the EqIA summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act

The proposed changes to the council tax support scheme are expected to have a disproportionate negative impact on working-age people.

Any particular disadvantage is justified for the reasons set out in the report. The Council is pursuing the legitimate aim of balancing the Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are considered proportionate in light of those budgetary pressures.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs and organisations.

The need to foster good relations between people who share and people who do not share a relevant protected characteristic

We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals on working-age households include:

- Maintaining the protected group status of single people under 25 (including care leavers). This means they will continue to qualify for a maximum of 100% reduction in council tax (depending on income).
- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.
- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Disability

A person has a disability if they have a physical or mental impairment which has a substantial and long-term adverse effect on the person's ability to carry out normal day-day activities.

This could include physical impairment, hearing impairment, visual impairment, learning difficulties, long-standing illness or health condition, mental illness, substance abuse or other impairments.

Will the proposed change to service/policy/budget have a **differential impact [positive or negative]** on people with disabilities?

Please provide evidence to explain why this group may be particularly affected.

Proposals

Under the 23/24 scheme, the following groups qualify for a maximum 100% reduction in their council tax bill:

- An applicant (or their partner) receiving Carer's Allowance.
- An applicant (or their partner) receiving Disability Living Allowance (either care component at the highest rate or mobility component at the higher rate) or enhanced Personal Independence Payments (daily living or mobility component).
- An applicant (or their partner) receiving the support component of Employment and Support Allowance.
- An applicant (or their partner) receiving Universal Credit who have the following elements included in their awards – limited capability for work, disabled child element or carer element.

Under the 23/24 scheme, no non-dependent deductions are applied if the applicant or their partner:

- Is registered blind.
- is receiving Attendance Allowance, the care component of Disability Living Allowance, the daily living component of Personal Independence Payment, an Armed Forces Independence Payment, or the daily living component of Adult Disability Payment, including where these benefits and payments are suspended, for example through hospitalisation.

The proposed 24/25 scheme applies a non-dependant deduction in the above circumstances and includes the removal of the above protected groups and introducing a standard minimum payment of 50% for all working age residents.

Disability and poverty

Disabled people are more likely to be living in poverty than non-disabled people. According to data published by the think tank Joseph Rowntree Foundation, the poverty rate for disabled people is 29%, 9 percentage points above those who are not disabled. The difference is even more significant for working-age adults: disabled working-age adults are almost twice as likely to live in poverty than those who are not (35% and 18% respectively).³

Analysis by the Joseph Rowntree Foundation also shows that people living in a family with a disabled person are also more likely to be in poverty. The poverty rate for individuals who live in families where someone is disabled is 28%, 9 percentage points higher than those who live in families where no one is disabled. Of all families in poverty, just under half contain someone who is disabled, compared with 3 in 10 families not in poverty.

Research published by disability equality charity Scope in 2019² reported on the extra costs faced by disabled adults and families with disabled children. They found that disabled households (with at least one disabled adult or child) need an additional £583975 per month to have the same standard of living as non-disabled households. These figures account for disability benefit payments like Personal Independence Payment (PIP), which are designed to help address these costs. These extra costs are driven by disability-related factors such as the need to purchase specialist equipment and home adaptations; higher energy use; and inaccessibility of public transport resulting in greater use of taxis. The report uses data from 2019/20. If this figure is

³ Joseph Rowntree Foundation, [UK Poverty 2023: The essential guide to understanding poverty in the UK](#), 2023

updated to account for inflation over the current period 2022/2023, these extra costs rise to £1,122 per month.

Disability and employment

Disabled people in Enfield face lower levels of employment than non-disabled people. In 2022/23, it was estimated that 52.2% of disabled people in Enfield were in employment, lower than London (55.4%) and national (54.9%) averages.⁴ People affected by disability in Enfield had an employment rate that was 23.8 percentage points lower than that of people who are not affected by disability. Charity Disability Rights UK highlights that disabled people face disproportionate barriers to employment. They attribute a number of reasons for this, including lack of supported employment and internship programmes and lack of confidence and awareness among employers about workplace adjustments. This means that disabled people may not have the same ability to supplement their income through employment as non-disabled people.

Carers and poverty

Analysis from the Joseph Rowntree Foundation also finds that informal carers are more likely to live in poverty than those without caring responsibilities: 29% compared with 20%.⁵ Working-age informal carers are less likely to be employed. Around two-thirds of male carers (67%) and 6 in 10 female carers (62%) are employed. By contrast, 7 in 10 women (70%) and almost 8 in 10 men who are not carers (78%) are employed.

Expected impact of the proposals

The proposed changes to the scheme are expected to have a negative impact on disabled claimants and carers as the proposed 24/25 scheme includes the introduction of a standard minimum payment of 50% for all working age residents and the removal of the following protected groups:

- An applicant (or their partner) receiving Carer's Allowance.
- An applicant (or their partner) receiving Disability Living Allowance (either care component at the highest rate or mobility component at the higher rate) or enhanced Personal Independence Payments (daily living or mobility component).
- An applicant (or their partner) receiving the support component of Employment and Support Allowance.
- An applicant (or their partner) receiving Universal Credit who have the following elements included in their awards – limited capability for work, disabled child element or carer element.

The changes are expected to impact disabled and carer claimants disproportionately as many disabled claimants and carers will receive reduced council tax support and be expected to contribute towards their council tax for the first time whereas other working age claimants have been making a minimum payment since the start of the scheme in 2013. The mitigations listed below offer financial help and advice for affected households.

⁴ Department for Work and Pensions, [Employment of disabled people 2023](#)

⁵ Joseph Rowntree Foundation, [UK Poverty 2023: The essential guide to understanding poverty in the UK, 2023](#)

The tables below show how many of those in various age groups with a disability (first table) and those who are carers (second table) will pay more council tax and by how much per week.

Claims with a Disability	Amount of Weekly CTS Claims will lose									
	Age Group	Less than £5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65
19 and under			1							1
20-24	5	9	13	3						30
25-29	14	45	139	32	7	1				238
30-34	22	68	257	77	14	5	1			444
35-39	41	93	349	112	38	15	5	5		658
40-44	40	135	337	154	71	28	17	5	5	792
45-49	49	150	447	220	119	65	30	7	7	1094
50-54	60	146	509	273	152	66	40	13	19	1278
55-59	58	184	589	309	165	96	71	28	25	1525
60+	150	215	689	293	174	113	74	29	25	1762
Total number of claims	439	1045	3330	1473	740	389	238	87	81	7822

Carers	Amount of Weekly CTS Claims will lose									
	Age Group	Less than £5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.
19 and under										0
20-24	8	6	26	9	1	1				51
25-29	20	25	110	52	8	1				216
30-34	33	52	199	110	34	3	1	1		433
35-39	54	74	268	164	57	22	2	4		645
40-44	41	71	217	169	79	30	6	6	4	623
45-49	44	57	172	152	88	37	14	6	4	574
50-54	34	59	157	146	85	41	25	14	14	575
55-59	24	37	115	101	87	49	29	11	14	467
60+	24	29	102	100	72	40	24	12	10	413
Total number of claims	282	410	1366	1003	511	224	101	54	46	3997

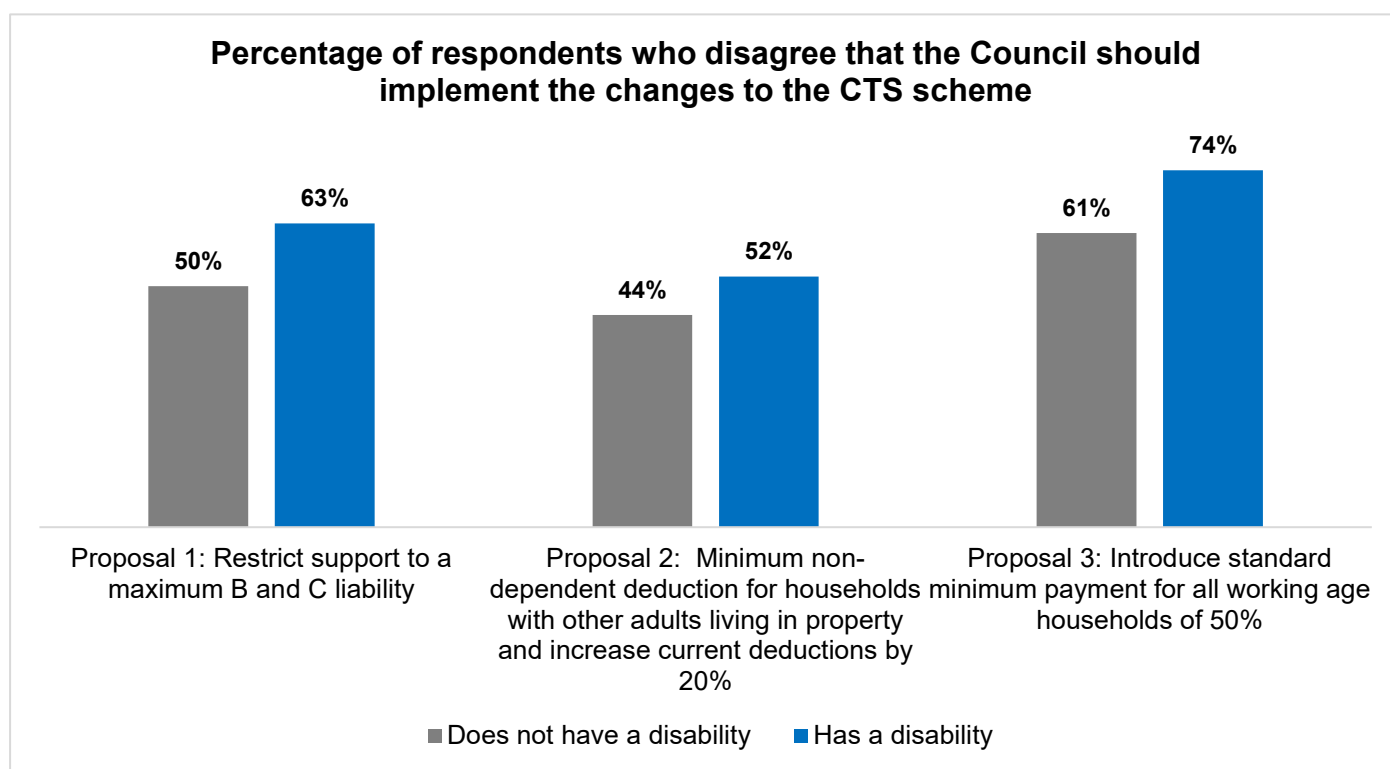
Findings from the consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our

online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024.

We directly contacted voluntary and community sector organisations who are focused on supporting disabled residents and carers, including the Enfield Carers' Centre and Carers and Parents in Enfield (CAPE). Following a consultation meeting with the Enfield Learning Disability Partnership Board, an easy read version of the frequently asked questions and additional information on the hardship scheme was added to the consultation website, and the consultation was extended for a further 4 weeks.

Respondents to the consultation were asked to state whether they had a disability or not. 46% of respondents stated they had a disability. Overall, disabled respondents were less likely to agree with the proposals than non-disabled respondents. Disabled respondents were least likely to agree with the proposal to introduce a standard minimum payment for all working age households of 50%.



When asked to explain the negative impact on their household, responses included⁶:

- Respondents with a disability, including those on Personal Independence Payment and Employment and Support Allowance, underscore the significance of council tax support in helping manage their costs and sustaining a decent standard of living.
- Concerns that a reduction in CTS could result in heightened debt, increased poverty, and compromises in meeting essential needs for disabled and vulnerable populations.
- Concerns were also raised about the practicality of finding additional funds to pay for the increase in Council Tax (e.g., through work), and the extra costs associated with disabilities.

⁶ Responses to open-ended questions have been coded. This means similar comments have been grouped under common themes.

- VCS groups also raised issues regarding residents with complex needs being housed in higher banded Council Tax properties and emphasised the importance of considering financial need over residence in Council Tax Reduction Schemes.

Respondents were also asked to suggest actions the Council could take to mitigate the impact and alternatives to the proposed changes to the scheme. Suggested actions and alternatives and our responses are listed below.

Suggestion: Maintain protection for those permanently sick or disabled, including 100% Council Tax exemption for claimants of some forms of benefits (especially those in receipt of higher rate disability benefits, such as Higher Rate Disability Living Allowance, Higher Rate Personal Independence Payments, and the support component of Employment Support Allowance).

Our response: Maintaining the existing scheme for those permanently sick or disabled would not deliver the increase in council tax income to support the budget gap. However, there are some mitigations in place as set out below in the design of the proposed scheme.

Although there is an expectation through this proposal that everyone makes a contribution towards Council services that are provided, it is recognised that some residents are not able to increase their income due to the severity of their disability. These residents will receive higher level of government benefits to recognise this, these benefits are disregarded when calculating the level of council tax support.

The examples below show the difference in income between a single person with disability benefits and a single person who doesn't have disability benefits. They will both be asked to pay the same Council Tax under the new scheme proposals:

Single person with disability benefits	Single person with no disability benefits
<p>Income per week in 24/25 will be £280.55/wk, made up of:</p> <ul style="list-style-type: none"> • £108.55 personal independent payments disregarded • £172.00 Universal Credit calculated from (£81.50 Severe disability premium + £90.50 applicable amount as over 25 years old) 	<p>Income per week in 24/25 will be £90.50/wk, made up of £90.50/wk Universal Credit calculated from (£90.50 applicable amount as over 25 years old)</p>

There are around 200 households that may be eligible to apply for a discount based on the fact that they are severely mentally impaired (this is a specific classification) and remain eligible for a full or partial reduction in their Council Tax, this is part of the statutory Council Tax regulations. The council has proactively written to everyone who potentially can make a claim under this provision because historically residents did not need to make this application as the old council tax support scheme provided this 100% reduction.

In addition, an application could be Council Tax Support hardship scheme as a further mitigation.

Suggestion: Maintain full protection for those in receipt of Carers Allowance.

Our response: Maintaining the existing scheme for those in receipt of carers allowance would not deliver the increase in council tax income to support the budget gap. However, there are some mitigations in place as set out below in the design of the proposed scheme.

Although there is an expectation through this proposal that everyone makes a contribution towards Council services that are provided, it is recognised that some residents are not able to increase their income due to carers responsibilities. These residents will receive higher level of government benefits to recognise this. The Council Tax Scheme allows these to residents to retain more of their income when calculating the level of Council Tax Support in recognition of this.

The Council wrote to 500 carers that may be eligible for a 25% discount in their council tax where there are two adults in the property (ie this equates to a single person discount). This is because historically residents did not need to make this application as the old council tax support scheme provided this 100% reduction.

In addition, an application could be Council Tax Support hardship scheme as a further mitigation.

Note that households that receive “carers allowances” may not be in the same household as the person that they are caring for.

Suggestion: Similar properties may be placed into different council tax bands according to area property valuations. This may result in people in exactly the same financial circumstances paying more council tax based on their post code. CTRS schemes should be constructed based on financial need not residence.

Our response: The council tax banding system is a national scheme and the Council Tax Support Scheme has to operate within the legislation which determines bands. However, where the property has been adapted and meets the criteria for disabled relief, householders can apply for a reduction in their council tax bill. Further, where a household has been placed in a particular home (Band D and above) as a result of their care needs, and this causes significant hardship, the individual may apply to the discretionary hardship scheme for support.

Suggestion: Advocacy for transparent communication, awareness campaigns and stream lined application process.

Our response: Support is available for residents at our two community hubs in Enfield Town and Edmonton Green Library and from our Welfare and Debt Advice Team. Information is also available on our website, including a list of frequently asked questions. Additionally, the Council will work closely with the voluntary and community sector to support residents with the council tax support hardship process and applications for any other appropriate exemptions or reliefs. The current hardship fund application form is being reviewed to streamline and simplify wherever possible. However, a level of information/detail is required to ensure a full assessment can be undertaken.

The next section of the EqIA summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act

The proposed changes to the council tax support scheme are expected to have a disproportionate negative impact on disabled people and carers.

Any particular disadvantage is justified for the reasons set out in the report. The Council is pursuing the legitimate aim of balancing the Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are considered proportionate in light of those budgetary pressures.

For the same reasons, the Council considers that reasonable adjustments have been made in the revised scheme and mitigating measures to limit any disadvantaged suffered by disabled persons. Given the need to make savings and balance the budget, it is not reasonable to go further and reduce still further the council tax that should be paid by this cohort.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs and organisations.

The need to foster good relations between people who share and people who do not share a relevant protected characteristic

We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions to be taken

Measures which are in place to mitigate the negative impact of the proposals on disabled residents include:

- Disability benefits will continue to be disregarded in the Council Tax Support calculation. In addition to this, those in receipt of disability benefits and allowances attract higher premiums and applicable amounts (the amount the Government assesses a household will need to meet necessary weekly costs) which are used in the council tax support calculation. This is particularly relevant to those who are currently protected due to being in receipt of disability benefits and/or carers allowance. This ensures that those currently protected and losing their protection, continue to have a higher income than those not protected, to reflect on their disability related costs. The examples below show the difference in income between a single person with disability benefits and a single person who doesn't have disability benefits. They will both be asked to pay the same Council Tax under the new scheme proposals. Although the person with disability benefits has greater income levels (to support their needs) this income is not taken into account in the council tax support calculation.

Single person with disability benefits

Income per week in 24/25 will be £280.55/wk, made up of:

Single person with no disability benefits

Income per week in 24/25 will be £90.50/wk, made up of £90.50/wk Universal Credit

<p>£108.55 personal independent payments disregarded £172.00 Universal Credit calculated from (£81.50 Severe disability premium + £90.50 applicable amount as over 25 years old)</p>	<p>calculated from (£90.50 applicable amount as over 25 years old)</p>
<ul style="list-style-type: none"> • Applying council tax regulations, where reductions are based on circumstances that are not financial but based on non-financial circumstances, e.g., disabled relief (based on adaptations to the property that can reduce the council tax liability to the equivalent to one band lower) and severely mentally impaired exemptions (based on doctor's certification and the award of appropriate disability benefits). These are sometimes not claimed where Council Tax Support (which is based on financial circumstances) are claimed so these options may become more beneficial to mitigate the impact in the reduced support. To support this, the Council has identified those households who may benefit from these council tax regulations and will contact all these households in advance of council tax billing to make them aware. • Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills. • Contacting disability organisations in the borough to ask them to promote the Hardship Fund among their clients and investigate further ways to raise awareness of the Fund. • Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food. • Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation. 	

Gender Reassignment

This refers to people who are proposing to undergo, are undergoing, or have undergone a process (or part of a process) to reassign their sex by changing physiological or other attributes of sex.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on transgender people?

Please provide evidence to explain why this group may be particularly affected.

Whether a person is proposing to undergo, is undergoing, or has undergone a process (or part of a process) to reassign their gender would not affect the amount of council tax support they receive. Information regarding a change of name or gender would be processed as a change to a

claimant's personal details and subject to normal verification processes to ensure consistency with Universal Credit and other social security benefits.

The proposed changes to the Council Tax Support Scheme are not expected to have a differential impact on people who are proposing to undergo, is undergoing, or has undergone a process (or part of a process) to reassign their gender. However, they are expected to have a negative impact on most working age adult claimants, regardless of gender identity, as they will receive reduced council tax support and be required to contribute more towards their council tax. The mitigations below offer financial help and advice for affected households.

Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire, offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household and emailing voluntary and community sector organisations, including those focused on supporting people who are transgender such as the Enfield LGBT Centre. The consultation was open from 22 September 2023 to 21 January 2024.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals on working-age households include:

- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.
- Working with the Enfield LGBT Centre to promote the hardship fund.
- Maintaining the Cost-of-Living information on the Council website (Campaign launched 3/11/22) to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Marriage and Civil Partnership

Marriage and civil partnerships are different ways of legally recognising relationships. The formation of a civil partnership must remain secular, whereas a marriage can be conducted through either religious or civil ceremonies. In the U.K both marriages and civil partnerships can be same sex or mixed sex. Civil partners must be treated the same as married couples on a wide range of legal matters.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people in a marriage or civil partnership?

Please provide evidence to explain why this group may be particularly affected.

The council tax support scheme follows Government regulation regarding the financial assessment of marriage and civil partnerships to ensure consistency with Universal Credit and other social security benefits.

The proposed changes to the Council Tax Support Scheme are not expected to have a differential impact on people who are married or in a civil partnership.

There is currently one war widow household receiving protection at a minimal cost. Given the small cohort of households and small cost, the Council is proposing to continue this protected group. This means that war widows will continue to qualify for a maximum of 100% reduction in council tax (depending on income).

Mitigating actions to be taken

N/A

Pregnancy and maternity

Pregnancy refers to the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on pregnancy and maternity?

Please provide evidence to explain why this group may be particularly affected.

Pregnancy does not affect the claimant's assessment of council tax support unless there is a change of financial circumstances.

The proposed changes to the Council Tax Support Scheme may negatively impact people who are pregnant or who have recently had a baby. In particular, the proposal to increase the minimum payment. This group may have less ability to increase their income, for example by increasing hours at work due to childcare responsibilities. The mitigations below offer financial help and advice for affected households.

Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024.

As part of the consultation, we directly contacted voluntary and community sector organisations in the borough, including those who may offer support to pregnant women, such as the Enfield Women's Centre.

The next section of the EqIA summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act

The proposed changes to the council tax support scheme may have a disproportionate negative impact on people who are pregnant or in the maternity period. This group may have less ability to increase their income, for example by increasing hours at work, because of childcare responsibilities.

Any particular disadvantage is justified for the reasons set out in the report. The Council is pursuing the legitimate aim of balancing the Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are considered proportionate in light of those budgetary pressures.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs and organisations.

The need to foster good relations between people who share and people who do not share a relevant protected characteristic

We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals on affected households, including those with members who are pregnant or in the maternity period, include:

- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.
- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.

- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Race

This refers to a group of people defined by their race, colour, and nationality (including citizenship), ethnic or national origins.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people of a certain race?

Please provide evidence to explain why this group may be particularly affected.

A claimant's race, ethnicity or nationality does not impact on the council tax support financial assessment. Ethnicity information is requested from each claimant on a voluntary basis.

As of 31 January 2024, 5,262 working age Council Tax Support claimants have provided their ethnic group (out of a total caseload of 28,797). The table below shows the ethnicity breakdown of working-age Council Tax Support claimants.

Ethnic group	Number of Council Tax Support claimants
Asian or Asian British	337
Bangladeshi	100
Chinese	10
Indian	68
Pakistani	45
Any other Asian background	114
Black or Black British	1,777
African	987
Caribbean	600
Any other Black background	190
Mixed or multiple ethnic groups	353
White and Asian	48
White and Black African	52
White and Black Caribbean	141
Any other mixed background	112
White	2,725
British	1,612
Gypsy/Traveller	16
Irish	49
Any other White background	1,048
Other ethnic group	70

Arab	70
Number of claimants with recorded ethnic group	5,262
Number of claimants with no recorded ethnic group	23,535

Poverty rates between ethnic groups vary significantly, with some groups at a much higher risk of poverty than others. Nationally, according to research from the Joseph Rowntree Foundation, poverty rates for the Bangladeshi and Pakistani ethnic groups are higher than other ethnic groups. Between 2018/19 and 2020/21, 51% of people from the Bangladeshi ethnic group were living in poverty while the poverty rate for the Pakistani ethnic group was 44%. More than 2 in 5 people from Black ethnic groups were also in poverty (42%). In comparison, around 1 out of 5 people from White ethnic groups were living in poverty (19%).⁷

The table below sets out the percentage of working-age CTS claims by ward and the percentage of each ward population from an ethnic minority group.⁸ As the table shows, for the most part the wards with the highest number of Council Tax Support claims are also the wards with the highest proportion of residents from an ethnic minority group.

Ward	Number of working-age CTS claims ⁹	Percentage of all working-age CTS claims ¹⁰	Percentage of ward population from an ethnic minority group
Edmonton Green	2,685	8.6%	83.9%
Enfield Lock	2,465	7.9%	74.1%
Lower Edmonton	2,267	7.2%	83.3%
Brimsdawn	2,129	6.8%	73.6%
Haselbury	2,122	6.8%	82.1%
Upper Edmonton	2,104	6.7%	85%
Jubilee	1,928	6.2%	79.6%
Ponders End	1,795	5.7%	84.1%
Carterhatch	1713	5.5%	72.1%
Southbury	1539	4.9%	63.3%
Bullsmoor	1440	4.6%	66.9%
Bowes	929	3.0%	80.1%
Whitewebbs	1223	3.9%	44.3%
Southgate	914	2.9%	65.1%
New Southgate	823	2.6%	68.3%
Town	820	2.6%	48.2%
Ridgeway	754	2.4%	45.1%
Palmers Green	664	2.1%	64.8%

⁷ [Joseph Rowntree Foundation, UK Poverty 2023: The essential guide to understanding poverty in the UK, 2023](#)

⁸ Ethnic minority refers to all ethnic groups except the White British group. Ethnic minorities include white minorities, such as Gypsy, Roma, and Irish Traveller groups.

⁹ The live caseload as of 31st July 2023.

¹⁰ As of 31st July 2023, the total live CTS caseload was 31,315.

Highfield	606	1.9%	75.5%
Bush Hill Park	495	1.6%	55.8%
Cockfosters	451	1.4%	58%
Winchmore Hill	425	1.4%	58.3%
Oakwood	418	1.3%	63.4%
Arnos Grove	308	1.0%	64.2%
Grange Park	298	1.0%	49.7%

Although we do not have ethnicity data for all council tax support claimants, if we apply the data above to Council Tax Support, it could be assumed that ethnic minority households would be more likely to be claiming council tax support. Therefore, it could be expected that ethnic minority households will be disproportionately negatively impacted by the proposed changes to the Council Tax Support Scheme. The mitigations below offer financial help and advice for affected households.

Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024.

As part of the consultation, we also directly contacted voluntary and community sector organisations in the borough, including those who support residents from ethnic minority backgrounds, such as the Enfield Racial Equality Council.

144 respondents identified their ethnicity. The table below shows the breakdown of respondents by ethnic group.

Ethnic group	Number of respondents
White – English/Welsh/Scottish/Northern Irish/British	76
Other White	40
Greek Cypriot	3
Greek	4
Irish	4
Polish	5
Turkish	8
Any 'Other White' background	16
Black African, Caribbean or Black British	20
African	11
Caribbean	9
Asian or Asian British	4
Any other Asian background	4
Mixed or multiple ethnic groups	4
White and Black Caribbean	4

The next section of the EqIA summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act

The proposed changes to the council tax support scheme are expected to have a disproportionate negative impact on people from ethnic minority groups.

Any particular disadvantage is justified for the reasons set out in the report. The Council is pursuing the legitimate aim of balancing the Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are considered proportionate in light of those budgetary pressures.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs and organisations.

Foster good relations between people who share and people who do not share a relevant protected characteristic

We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals include:

- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.
- Contacting voluntary and community sector organisations who support residents from ethnic minority backgrounds to ask them to promote the Hardship Fund among their clients and investigate further ways to raise awareness of the Fund.
- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care

debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Religion and belief

Religion refers to a person's faith (e.g., Buddhism, Islam, Christianity, Judaism, Sikhism, Hinduism). Belief includes religious and philosophical beliefs including lack of belief (e.g., Atheism). Generally, a belief should affect your life choices or the way you live.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people who follow a religion or belief, including lack of belief?

Please provide evidence to explain why this group may be particularly affected.

The Council does not take a record of a claimant's religion/belief, so this not recorded within the financial assessment system and does not have any impact on the financial assessment of CTS.

The proposed changes to the Council Tax Support Scheme are not expected to have a differential impact because of a person's religion or belief. However, they are expected to have a negative impact on most working age adult claimants, regardless of religion or belief, as they will receive reduced council tax support and be required to contribute more towards their council tax. The mitigations below offer financial help and advice for affected households.

Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024.

As part of the consultation, we directly contacted voluntary and community sector organisations in the borough, including those who support residents who follow a particular religion or belief. We also engaged with the Enfield Faith Forum which has representatives from different local faith groups.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals include:

- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.
- Working with the Faith Forum to promote the hardship fund.

- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Sex

Sex refers to whether you are a female or male.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on females or males?

Please provide evidence to explain why this group may be particularly affected.

The proposed changes to the scheme are expected to have a negative impact on current and future working age claimants (regardless of sex) as claimants would have to contribute more towards their council tax bill than they previous had to.

Although any change in the scheme would be applied universally, our evidence makes clear that a greater proportion of current Council Tax Support claimants are women and therefore it is expected that women would be disproportionately negatively impacted by the proposals.

The tables below show the expected impact of the proposals on male and female claimants. There are approximately twice the number of female council tax support scheme current claims (20,900) than male (9,651).

Male - Age Group	Average weekly CTS in 2023/24	Average weekly CTS if proposals are agreed	Reduction in weekly CTS	Number of claims
15-19	£15.34	£14.57	£0.77	12
20-24	£15.29	£14.41	£0.88	187
25-29	£14.47	£8.31	£6.16	385
30-34	£16.27	£9.21	£7.06	681
35-39	£16.03	£8.93	£7.09	1099
40-44	£15.86	£8.70	£7.16	1374
45-49	£16.69	£8.74	£7.95	1477
50-54	£18.01	£8.69	£9.32	1538
55-59	£19.12	£8.80	£10.32	1429
60+	£20.44	£9.27	£11.17	1481
Grand Total/average	£17.49	£8.97	£8.52	9651

Female - Age Group	Average weekly CTS in 2023/24	Average weekly CTS if proposals are agreed	Reduction in weekly CTS	Number of claims
15-19	£16.45	£15.25	£1.20	17
20-24	£15.27	£10.85	£4.42	537
25-29	£15.84	£9.32	£6.52	1555
30-34	£15.79	£8.98	£6.82	2693
35-39	£16.14	£8.76	£7.38	3528
40-44	£16.31	£8.22	£8.09	3411
45-49	£17.24	£7.97	£9.27	2990
50-54	£18.68	£7.93	£10.75	2437
55-59	£21.53	£8.51	£13.02	1986
60+	£22.44	£8.95	£13.49	1763
Grand Total/average	£17.57	£8.58	£8.99	20900

Lone parent households

The table below shows the expected impact of the proposals by household type. Lone parent households are the household type most likely to be claiming Council Tax Support as of July 2023.

Local and national data shows that lone parents are significantly more likely to be women. In 2022, 84% of lone-parent families were lone-mother families.¹¹ According to the 2021 Census, there are 22,421 lone parent households in Enfield.¹² Of these, 91% had a female household reference person. The household reference person serves a reference point, mainly based on economic activity, to characteristic a whole household and is therefore likely to be the parent in lone-parent households. Therefore, it could be assumed that around 91% of lone parents in Enfield are women. This is one of the reasons why women are significantly more likely to be claiming council tax support than men.

Childcare responsibilities could be a potential barrier to single parents increasing their hours or obtaining better paid employment.

Amount of weekly CTS Claims will lose										
Household Type	Less than £5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	Grand Total
Couple with one child	890	535	268	192	121	42	19	11	12	2090
Couple with two or more children	1445	1559	665	433	192	85	25	11	15	4430
Couple with no children	517	270	360	323	222	133	71	39	33	1968
Lone parent with one child	2571	1833	878	351	171	58	40	6	6	5914

¹¹ ONS, [Families and households in the UK: 2022](#)

¹² ONS, Census 2021

Lone parent with two or more children	2438	2615	1127	580	191	56	32	15	10	7064
Single person	3023	2170	2699	909	449	260	158	60	51	9779
Total number of claims	10884	8982	5997	2788	1346	634	345	142	127	31245

Disability and care

Women are also more likely to be informal carers than men. According to national (UK) data from 2021/22, 3 million women (9%) and 1.9 million men (6%) were informal carers. Female carers are also more likely to work part-time, with 21% of female carers in part-time employment compared with 8% of men.¹³ This is also reflected in the 2021 Census data for Enfield where 9% of female residents are informal carers compared to 6% of men.¹⁴ Female residents also provided, on average, more hours of care per week than men. 31% of female informal carers in Enfield provided 50 or more hours unpaid care a week, compared to 26% of male informal carers.

Women are also more likely to be disabled than men. According to the 2021 Census, 15% of women (25,378) in Enfield are disabled under the Equality Act compared to 12% of men (19,498).¹⁵

It could therefore be expected that women are more likely to be negatively impacted by the removal of the following protected groups and the increase in the minimum payment for all working age residents from 24.5% to 50%:

- An applicant (or their partner) receiving Carer's Allowance.
- An applicant (or their partner) receiving Disability Living Allowance (either care component at the highest rate or mobility component at the higher rate) or enhanced Personal Independence Payments (daily living or mobility component).
- An applicant (or their partner) receiving the support component of Employment and Support Allowance.
- An applicant (or their partner) receiving Universal Credit who have the following elements included in their awards – limited capability for work, disabled child element or carer element.

The mitigations below offer financial support and advice for both female and male claimants.

Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024. Of the respondents who described their gender, 68% were female.

As part of the consultation, we directly contacted voluntary and community sector organisations in the borough, including the Enfield Women's Centre.

¹³ Department for Work and Pensions, [Family Resources Survey: financial year 2021 to 2022](#)

¹⁴ ONS, Census 2021

¹⁵ ONS, Census 2021

The next section of the EqIA summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act

The proposed changes to the council tax support scheme are expected to have a disproportionate negative impact on women as they are significantly more likely to be claiming Council Tax Support.

Any particular disadvantage is justified for the reasons set out in the report. The Council is pursuing the legitimate aim of balancing the Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are considered proportionate in light of those budgetary pressures.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs and organisations.

The need to foster good relations between people who share and people who do not share a relevant protected characteristic

We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals include:

- Disability benefits will continue to be disregarded in the Council Tax Support calculation. In addition to this, those in receipt of disability benefits and allowances attract higher premiums and applicable amounts (the amount the Government assesses a household will need to meet necessary weekly costs) which are used in the council tax support calculation. This is particularly relevant to those who are currently protected due to being in receipt of disability benefits and/or carers allowance. This ensures that those currently protected and losing their protection, continue to have a higher income than those not protected, to reflect on their disability related costs. The examples below show the difference in income between a single person with disability benefits and a single person who doesn't have disability benefits. They will both be asked to pay the same Council Tax under the new scheme proposals. Although the person with disability benefits has greater income levels (to support their needs) this income is not taken into account in the council tax support calculation.

Single person with disability benefits	Single person with no disability benefits
Income per week in 24/25 will be £280.55/wk, made up of:	Income per week in 24/25 will be £90.50/wk, made up of £90.50/wk Universal Credit

<p>£108.55 personal independent payments disregarded £172.00 Universal Credit calculated from (£81.50 Severe disability premium + £90.50 applicable amount as over 25 years old)</p>	<p>calculated from (£90.50 applicable amount as over 25 years old)</p>
<ul style="list-style-type: none"> • Applying council tax regulations, where reductions are based on circumstances that are not financial but based on non-financial circumstances, e.g., disabled relief (based on adaptations to the property that can reduce the council tax liability to the equivalent to one band lower) and severely mentally impaired exemptions (based on doctor's certification and the award of appropriate disability benefits). These are sometimes not claimed where Council Tax Support (which is based on financial circumstances) are claimed so these options may become more beneficial to mitigate the impact in the reduced support. To support this, the Council has identified those households who may benefit from these council tax regulations and will contact all these households in advance of council tax billing to make them aware. • Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills. • Contacting voluntary and community sector organisations to ask them to promote the Hardship Fund among their clients and investigate further ways to raise awareness of the Fund. • Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food. • Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation. • To promote childcare funding via early years funding or the DWP, the welfare team will run a campaign, which can help to support parents of young children into employment. Furthermore, DWP offer specific job coach advice as part of the service provided for Universal Credit claimants. This is available for both female and male claimants. 	

Sexual Orientation

This refers to whether a person is sexually attracted to people of the same sex or a different sex to themselves. Please consider the impact on people who identify as heterosexual, bisexual, gay, lesbian, non-binary or asexual.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people with a particular sexual orientation?

Please provide evidence to explain why this group may be particularly affected.

Sexual orientation is not recorded within a council tax support application and has no impact on the financial assessment of council tax support.

The proposed changes to the Council Tax Support Scheme are not expected to have a differential impact because of a person's sexual orientation. However, they are expected to have a negative impact on most working age adult claimants, regardless of sexual orientation, as they will receive reduced council tax support and be required to contribute more towards their council tax.

Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire, offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household and emailing voluntary and community sector organisations, including those focused on supporting people who are LGBT+ such as the Enfield LGBT Centre. The consultation was open from 22 September 2023 to 21 January 2024.

Mitigating actions to be taken

Measures which are in place to mitigate the impact of the proposals on working-age households include:

- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to ensure that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.
- Working with voluntary and community sector groups, including the Enfield LGBT Centre, to promote the hardship fund.
- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Care Experience

This refers to a person who has spent 13 weeks or more in local authority care.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people with care experience?

Please provide evidence to explain why this group may be particularly affected.

A care leaver is someone who has been in the care of the local authority for a period of 13 weeks or more spanning their 16th birthday. A young person who is still in care when they reach age 18 stops being a looked after child and becomes a care leaver. Single people under 25 (including care leavers) receive lower rates of Universal Credit than single people aged 25 and over. The table below shows the Universal Credit monthly standard allowance by household type as of January 2024.¹⁶

Household type	Monthly standard allowance
Single and under 25	£292.11
Single and 25 or over	£368.74

Most single people under 25 also receive a reduced allowance for housing costs.

In December 2023, 400 households receive the protection for under 25-year-olds at a cost of £69,000 per year. Many of these households are care leavers.

The Council Tax Support Scheme proposals for 24/25 are expected to have a positive impact on care leavers. In December 2023 the Council agreed to recognise care experience as a local protected characteristic to ensure the Council considers the impact of its decisions on people with care experience. Given the lower level of benefit received by those under 25, the small cost of providing Council Tax Support for this cohort, and the recognition of extra challenges faced by care leavers, the Council is proposing to maintain the protected group status of single people under 25 (including care leavers). This means they will continue to qualify for a maximum of 100% reduction in council tax (depending on income).

Mitigating actions to be taken

No mitigation actions to be taken.

Socio-economic deprivation

This refers to people who are disadvantaged due to socio-economic factors e.g., unemployment, low income, low academic qualifications or living in a deprived area, social housing, or unstable housing.

Will this change to service/policy/budget have a **differential impact [positive or negative]** on people who are socio-economically disadvantaged?

Please provide evidence to explain why this group may be particularly affected.

Council Tax Support in the main is targeted at households that are financially disadvantaged to support the payment of Council Tax and therefore any change to this scheme is expected to have a negative impact on households that are socio-economically disadvantaged. However, mitigations are in place as set out below.

The charts below show the numbers weekly CTS claims will lose by ward. Edmonton Green is the highest impacted ward and is the ward with the highest levels of deprivation.

Weekly reduction in Council Tax Support by ward

¹⁶ <https://www.gov.uk/universal-credit/what-youll-get>

Ward	<£5	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	Total
Edmonton Green	1058	782	478	218	84	43	14	3	5	2685
Enfield Lock	744	755	452	271	129	50	38	9	17	2465
Lower Edmonton	850	655	418	191	78	41	21	7	6	2267
Brimsdown	749	650	403	186	84	35	14	6	2	2129
Haselbury	757	655	383	160	99	41	12	13	2	2122
Upper Edmonton	798	576	391	191	79	35	25	6	3	2104
Jubilee	630	623	382	158	73	38	14	9	1	1928
Ponders End	658	530	343	150	66	30	12	6		1795
Carterhatch	556	500	351	180	69	38	14	3	2	1713
Southbury	592	425	297	120	57	24	8	8	8	1539
Bullsmoor	420	412	313	148	89	34	11	9	4	1440
Whitewebbs	427	360	238	106	52	21	7	8	4	1223
Bowes	311	265	163	88	45	24	21	7	5	929
Southgate	334	243	166	79	44	19	15	1	13	914
New Southgate	317	205	173	58	27	16	15	5	7	823
Town	287	224	185	63	31	16	8	5	1	820
Ridgeway	243	198	152	80	45	13	7	12	4	754
Palmers Green	312	166	88	44	26	8	11	3	6	664
Highfield	157	126	165	61	41	29	17	4	6	606
Bush Hill Park	146	123	107	47	30	17	16	4	5	495
Cockfosters	123	111	100	53	25	17	12	6	4	451
Winchmore Hill	177	123	60	36	11	7	2	3	6	425
Oakwood	113	117	81	51	24	17	11	1	3	418
Arnos Grove	86	87	55	28	18	13	11	2	8	308
Grange Park	108	72	53	21	20	8	9	2	5	298
Total	10953	8983	5997	2788	1346	634	345	142	127	31315

Index of Multiple Deprivation

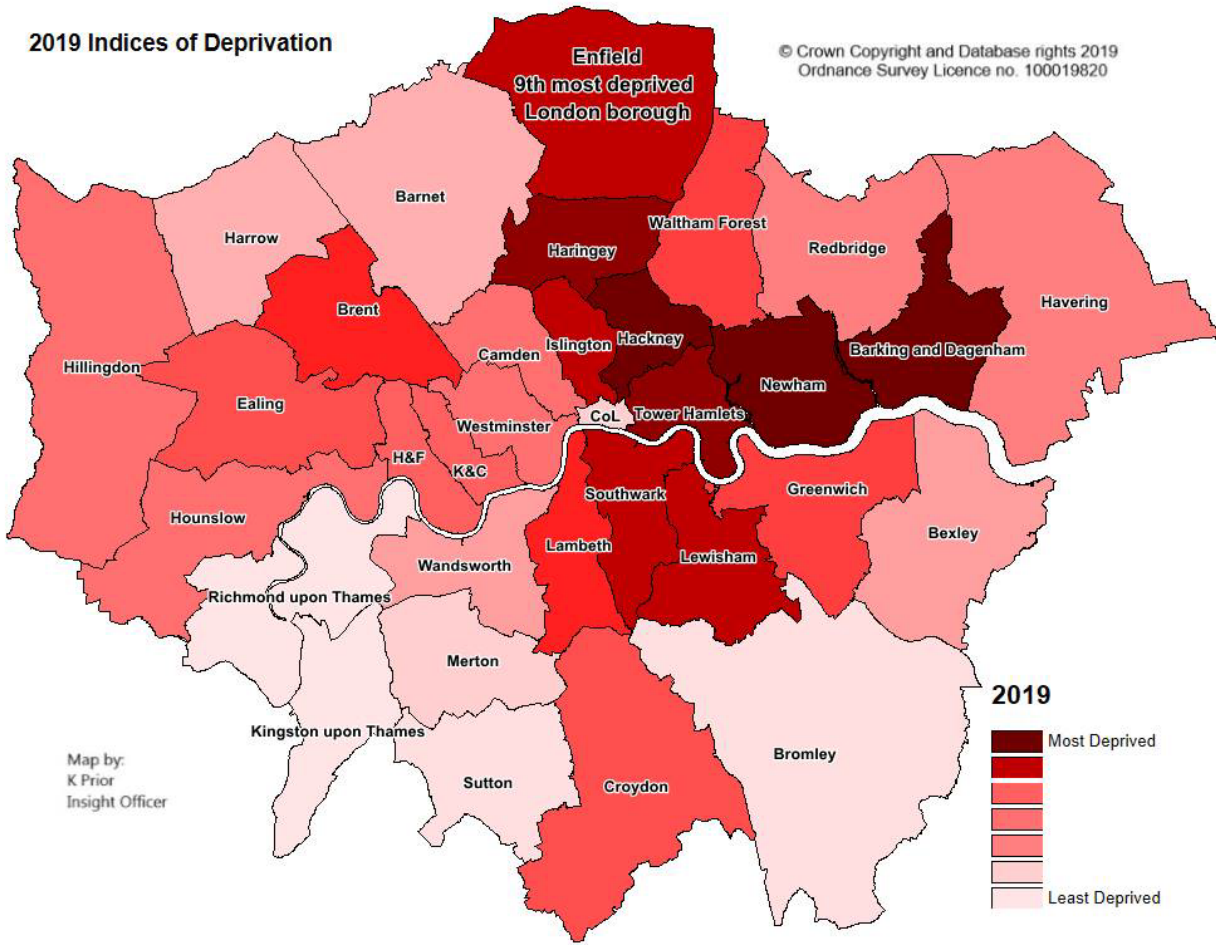
The table and maps below show levels of deprivation in Enfield. The Index of Multiple Deprivation (IMD) is repeated every four years or so, and the most recent one available is the 2019 iteration, with the previous one having been published in 2015.

Enfield's overall deprivation score also fell slightly compared with the rest of England. However, Enfield's relative deprivation within London increased. In 2015, Enfield was the 12th most deprived borough in London, and by 2019, this had risen to the 9th most deprived.

Of the Outer London boroughs (not including Haringey), Enfield is the second most deprived, after Barking and Dagenham.

When the concentration of super-deprived neighbourhood areas is taken into consideration (i.e., the proportion of LSOA neighbourhoods which are among the 10% most deprived in England), Enfield has the fifth highest proportion of all 33 London boroughs.

67% of all Enfield's LSOA neighbourhoods are within the 50% most deprived neighbourhoods in England.

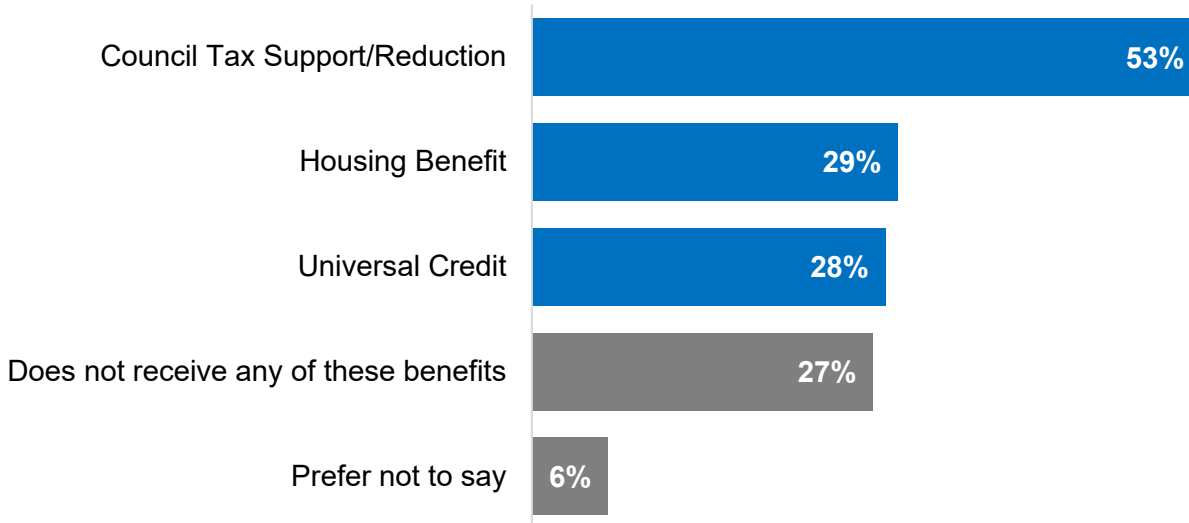


Consultation

We consulted with residents and representatives of local organisations on the proposed changes to the scheme. This included emailing all Council Tax Support recipients inviting them to complete our online questionnaire and offering one-to-one sessions to Council Tax Support claimants to find out more about how the proposals could impact their household. The consultation was open from 22 September 2023 to 21 January 2024.

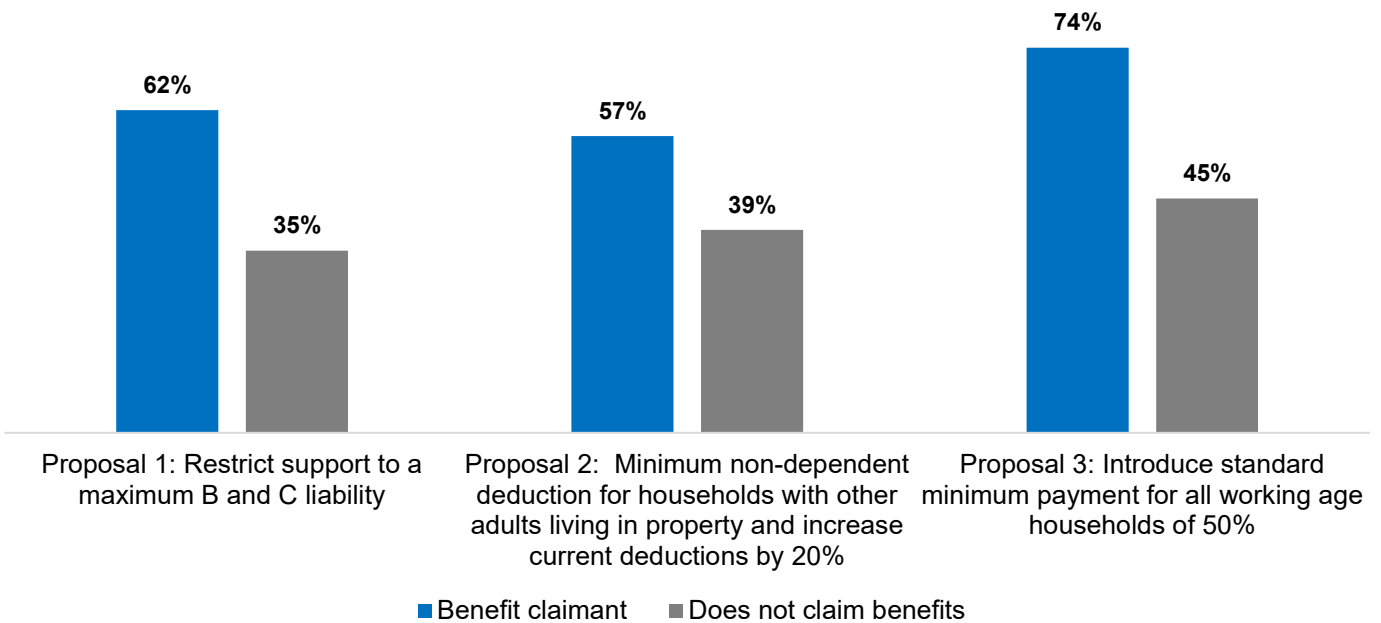
Resident respondents to the questionnaire were more likely to be claiming benefits than not. In total, 196 respondents claim benefits. Of these, 153 receive council tax support. Some receive a combination of benefits (this was a multiple-choice question).

Respondents: benefit claimants (base: 290)



Respondents who claim benefits were significantly less likely to agree with the proposals than respondents who do not claim benefits. Across all three proposals, respondents who claim benefits were more likely to disagree (than agree) that the Council should implement the change.

Percentage of respondents who disagree that the Council should implement the changes to the CTS scheme



Overall, benefit claimants (60%) would rather the council makes no changes to the Council Tax Support Scheme.

When asked to explain the negative impact on their household, responses included¹⁷:

- Households currently experiencing financial challenges, facing difficulty affording necessities like food, heating, and bills, especially because of the existing cost of living crisis.
- Concerns over council tax increases exacerbating financial strains, making it challenging to make ends meet.
- Concerns that a reduction in council tax support could result in heightened debt, increased poverty, and compromises in meeting essential needs for vulnerable populations.
- Concerns about the inability to pay council tax without sacrificing other necessities.
- Concerns about the negative impact on overall quality of life, emotional distress, and mental health.

Respondents were also asked to suggest actions the Council could take to mitigate the impact and alternatives to the proposed changes to the scheme. The most common suggestions and our responses are listed below.

Suggestion: Consider each household based on its unique circumstances rather than applying a uniform approach.

- Our response: Council Tax Support is application based and does consider each individual household's income but not expenditure. This includes household circumstances (e.g., single, dependent children) and household income (including savings, pensions, benefits and earnings). A full income and expenditure assessment is conducted should an application for the hardship fund be made.

Suggestion: Requests to not increase Council Tax every year to alleviate the financial burden on residents.

- Our response: A Council Tax increase of 4.99% proposed for 2024/25 of 4.99% is expected to raise £9m income. The Government's core spending power assumptions for councils assume that Council Tax will be raised by the level up to the referendum limit (4.99%). If Council Tax is not increased by 4.99%, the Council will not be able to set a balanced budget.

Suggestion: Make smaller, incremental increase rather than the full proposed changes.

- Our response: The Council considered the introduction of a transitional council tax support scheme for 2024/25 to lessen the impact of the proposals on the protected groups. A transitional scheme could, for example, have made the maximum award for protected groups 75% in 2024/25 and 50% in 2025/26. It is estimated that this transitional arrangement would reduce the level of income that we could otherwise collect in 2024/25 by £2.5m (GLA and Council). Given the financial position of the Council, the low level of reserves and risks of cost pressures in statutory services, no transitional arrangements are proposed. The increased hardship fund will help to mitigate the impact of the proposed changes to the scheme, along with the support and advice from the Welfare and Debt Advice team.

Suggestion: Advocacy for transparent communication, awareness campaigns and steam lined application process.

- Our response: Support is available for residents at our two community hubs in Enfield Town and Edmonton Green Library and from our Welfare and Debt Advice Team. Information is also available on our website, including a list of frequently asked questions. Additionally, the Council

¹⁷ Responses to open-ended questions have been coded. This means similar comments have been grouped under common themes.

will work closely with the voluntary and community sector to support residents with the council tax support hardship process and applications for any other appropriate exemptions or reliefs. The current hardship fund application form is being reviewed to streamline and simplify wherever possible. However, a level of information/detail is required to ensure a full assessment can be undertaken.

Suggestion: Leave the council tax support scheme as it is.

- Our response: Continuation of the existing discretionary scheme will impact on the Council's ability to set a balanced budget, remain financially resilient, meet its statutory duties and ensure that vital universal and targeted services can continued to be delivered.

Suggestion: Introduce income-based council tax where people on higher incomes pay more.

- Our response: The Council cannot amend the statutory basis for council tax.

The next section of the EqIA summarises how the Council has had due regard to the three equality needs contained in section 149(1) of the Equality Act 2010.

The need to eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act

The proposed changes to the council tax support scheme are expected to have a disproportionate negative impact on people who are socio-economically disadvantaged.

Any particular disadvantage is justified for the reasons set out in the report. The Council is pursuing the legitimate aim of balancing the Council's budget in the context of the anticipated required savings, so that the Council can continue to deliver statutory services. With uncertain Government funding, economic conditions, increasing demand for services and a forecast significant reduction in reserves the Council has had to consider a range of options to bridge the funding gap and enable us to set a balanced budget and continue to deliver statutory services. The proposals are considered proportionate in light of those budgetary pressures.

The need to advance equality of opportunity between people who share and people who do not share a relevant protected characteristic

As highlighted above, most working-age claimants will be required to contribute more towards their council tax. Claimants would therefore be expected to have reduced disposable income which may mean they are less able to participate in public life and community activities, for example leisure activities, groups, clubs and organisations.

The need to foster good relations between people who share and people who do not share a relevant protected characteristic

We do not anticipate that the proposals will have any impact on the Council's ability to foster good relations.

Mitigating actions to be taken.

Specific measures to mitigate the impact of the change in scheme include:

- Increasing the council tax support hardship fund by £1m from 23/24 to a total of £1.5m for 24/25. Hardship fund awards are made in line with the Council Tax Support Hardship Policy which outlines the hardship fund application and award process. The policy has been amended to

ensures that a level of protection and support is available to those applicants most in need (those with extreme financial hardship). Extreme Financial Hardship is 'hardship beyond that which would normally be suffered.' Information on the hardship fund is available on the Council website and will be included in all council tax bills.

- Maintaining the Cost-of-Living information on the Council website to provide residents with information on help with housing costs, debts and bills, extra income, saving energy and help with food.
- Continuing to provide the Welfare Advice & Debt Support to support residents to maximise their income, get their full entitlement to welfare benefits and provide advice and assistance. The team also supports residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts residents can be offered a fast-track referral process to Citizens Advice. The aim is to holistically case manage the resident's situation.

Section 4 – Monitoring and review

How do you intend to monitor and review the effects of this proposal?

Who will be responsible for assessing the effects of this proposal?

The local Council Tax Support scheme has operated since 2013. The operation of the Council Tax Support scheme and its impact on council tax collection performance are monitored monthly by the Executive Director of Resources. The Council must annually agree the Council Tax Support scheme.

The impact of the Scheme will be monitored through the existing performance information including number of council tax support discretionary hardship payments, number of contacts to the welfare and debt advice team, and any changes to the level of non-payment of Council Tax.

Section 5 – Action plan for mitigating actions

Identified Issue	Action Required	Lead officer	Timescale/ By When	Costs	Review Date/Comments
Council tax support hardship	Maintaining a discretionary Council hardship fund	Sally Sanders, Head of Financial Assessment	On-going	Costs are contained within the existing Welfare and Financial Assessment teams	It is estimated that the Council will spend up to £475k in council tax support hardship for 2023/24. This will increase to £1.5M in 2024/25 should the proposal(s) be agreed
Welfare Advice & Debt Support	To offer support to residents to maximise income and get full entitlement to welfare benefits	Sally Sanders, Head of Financial Assessment	On-going	Costs are contained within the existing Welfare and Financial Assessment teams	Enfield's Welfare Advice & Debt Support Team maintains the service to help support vulnerable residents to maximise income and get full entitlement to welfare benefits, advice and assist to support residents with council debts. The aim is to holistically case manage the resident's situation. In addition to maximising income, the team will assist residents with council debts such as council tax, rent arrears, housing benefit overpayments and adult social

					care, liaise with voluntary sector groups and promote the hardship fund.
Negative impact of reductions in Council Tax Support on working-age households	Maintain cost of living page		On-going		
Lack of awareness of Council Tax Hardship Scheme	Work with voluntary sector groups to promote Hardship Scheme to affected residents	Sally Sanders, Head of Financial Assessment	On-going		

Appendix 1 - The weekly household reduction in CTS by ward

Ward	<£5 per Week	£5-£9.99	£10-£14.99	£15-£19.99	£20-£24.99	£25-£29.99	£30-£34.99	£35-£39.99	£40-£65.00	Total
Arnos Grove	86	87	55	28	18	13	11	2	8	308
Bowes	311	265	163	88	45	24	21	7	5	929
Brimsgate	749	650	403	186	84	35	14	6	2	2129
Bullsmoor	420	412	313	148	89	34	11	9	4	1440
Bush Hill Park	146	123	107	47	30	17	16	4	5	495
Carterhatch	556	500	351	180	69	38	14	3	2	1713
Cockfosters	123	111	100	53	25	17	12	6	4	451
Edmonton Green	1058	782	478	218	84	43	14	3	5	2685
Enfield Lock	744	755	452	271	129	50	38	9	17	2465
Grange Park	108	72	53	21	20	8	9	2	5	298
Haselbury	757	655	383	160	99	41	12	13	2	2122
Highfield	157	126	165	61	41	29	17	4	6	606
Jubilee	630	623	382	158	73	38	14	9	1	1928
Lower Edmonton	850	655	418	191	78	41	21	7	6	2267
New Southgate	317	205	173	58	27	16	15	5	7	823
Oakwood	113	117	81	51	24	17	11	1	3	418
Palmers Green	312	166	88	44	26	8	11	3	6	664
Ponders End	658	530	343	150	66	30	12	6		1795
Ridgeway	243	198	152	80	45	13	7	12	4	754
Southbury	592	425	297	120	57	24	8	8	8	1539
Southgate	334	243	166	79	44	19	15	1	13	914
Town	287	224	185	63	31	16	8	5	1	820
Upper Edmonton	798	576	391	191	79	35	25	6	3	2104
Whitewebbs	427	360	238	106	52	21	7	8	4	1223
Winchmore Hill	177	123	60	36	11	7	2	3	6	425
Total	10953	8983	5997	2788	1346	634	345	142	127	31315



Campaign Plan

Council Tax Support Scheme Consultation 2024 - 2025

Prepared by:

Emma Harper
Campaigns Officer
(Communities and Environment)

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1. Campaign rationale

The Council Tax Support Scheme (CTS) has been set up to provide financial help towards the cost of Council Tax for low income working age households. The discount scheme helps people on low incomes pay their Council Tax.

The campaign encourages residents to view the proposed changes and complete the CTS questionnaire.

2. Benchmarks

Channel	2022 – 2023
Social media engagement: <ul style="list-style-type: none"> • <i>Reach</i> • <i>Engagement</i> 	11,879 454
Number of questionnaires completed	185

3. Key messages

- Council Tax Support Scheme Consultation: Have your say. Visit our consultation page for more information and to complete the questionnaire.
- Council Tax Support Scheme Consultation: We would like to hear your views. Complete the questionnaire - Consultation closes Sunday 17 December 2023. Extension: until 21st January 2024

4. Campaign timeline

Campaign duration: 12 weeks

Start date: Wednesday 27th September 2023 (latest Friday 29th September 2023)

Initial end date: Sunday 17th December 2023. Extension: until 21st January 2024

Month	Key message	Call to action (CTA)
September	Introduce consultation	Encourage residents to complete questionnaire
October	Council Tax Support Scheme Consultation	We want to hear your views
November	Last chance	Consultation closing soon. Consultation closes 17 December 2023
December	Extended	Consultation extended. Consultation closes 21 January 2024

January	Extended	Consultation extended. Consultation closes 21 January 2024
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5. Key audiences

- a. Council Taxpayers
- b. Residents who receive Council Tax Support
- c. Residents who do not receive Council Tax Support
- d. Residents interested in the local community.
- e. Young residents
- f. Mature residents (non-retirement age)
- g. Third Sector organisations
- h. Community Organisations (Voluntary Sector Organisations - VSOs) including:
 - o Faith groups
 - o BME groups
 - o Enfield's Single Homeless Forum
 - o Enfield Citizens Advice
 - o Enfield Age UK
 - o Members / Cllrs

6. Campaign channels

External (including partners)

- **Online Media**
 - o Enfield Council's e-newsletters – residents subscribe to electronic newsletters which are emailed to them, e.g., News from the Council, Have your say, Information for Council Tenants and Leaseholders
 - o Social Media – on Enfield Council's social media platforms
 - o Community Development Team (CDT) Bulletin /Faith Forum Bulletin – To Enfield's Voluntary Sector organisations
 - o Email to Councillors
 - o Websites – Mylife
- **Offline Media**
 - o Posters in Libraries and Civic Buildings, VSOs
 - o Enfield Independent Newspaper
 - o Local Greek Newspaper
 - o Local Turkish Newspaper
 - o Housing News – magazine sent to all Council Tenants, Leaseholders and Sheltered Accommodation Tenants

Internal (Enfield Council employees)

- **Online Media**
 - o Staff Matters
 - o Intranet

- TV Screens
- *Offline Media*
 - Posters - Internal Notice Boards

7. Evaluation methods:

- a. Number of respondents to complete the consultation questionnaire.
- b. Number of landing page views.
- c. Level of social media engagement.

8. Resources and Responsibilities

- a. Fay Hammond – Executive Director (Resource Department)
- b. Sally Sanders – Head of Service Assessment (Resource Department)
- c. Emma Harper – Campaigns Officer (Environment and Communities Department)
- d. Shima Tailor – Campaigns Manager (Environment and Communities Department)
- e. Marc Pruis – Team Manager (Resource Department)
- f. Dina Boodhun – Senior Solicitor (Chief Executive Department)
- g. Philip Webb – Research and Insight Manager (Chief Executive Department)
- h. Geoff Waterton – Project Manager – Collections (Resource Department)

9. Delivery plan

September 2023			
Strand	Channel	Roll out date	Notes
	Draft Communications Plan	11.09.23	Completed
	Consultation to be published	22.09.23	Completed
Introduce consultation: Have your say	Council social media	w/c 25.09.23	Completed
	Posters in Libraries and Civic Buildings, VSOs	w/c 25.09.23	Completed
	Voluntary Organisations CDT Bulletin / Faith Forum e-newsletter	w/c 25.09.23	Completed
	Council e-newsletter	w/c 25.09.23	Completed
	Cllrs Bulletin	w/c 25.09.23	Completed
	Staff Channels: Internal Notice Boards Staff Matters Intranet TV Screens	w/c 25.09.23	Completed

October 2023			
Strand	Channel	Roll out date	Notes
	Email to all CTS recipients	w/c 16.10.23	Completed
We want to hear your views	Council social media	w/c 30.10.23	Completed
	Council e-newsletter	w/c 30.10.23	Completed
	Housing News	w/c 30.10.23	Completed
	Enfield Independent - QP print advert	w/c 30.10.23	Completed
	Parakiaki - Greek - QP print advert	w/c 30.10.23	Completed
	Turkish - Avurpa - QP print advert	w/c 30.10.23	Completed
	Staff Channels	w/c 30.10.23	Completed

November 2023			
Strand	Channel	Roll out date	Notes
Last chance	Council social media	w/c 06.11.23	Completed
	Council e-newsletter	w/c 06.11.23	Completed
Consultation closing soon	Voluntary Organisations CDT Bulletin / Faith Forum e-newsletter	w/c 06.11.23	Completed
	Roadside street billboards	w/c 06.11.23	Completed
	Electronic Notice Boards		

December 2023			
Strand	Channel	Roll out	Notes
Extended	Council social media	w/c 11.12.23	Completed
	Council e-newsletter	w/c 11.12.23	Completed
	Voluntary Organisations CDT Bulletin / Faith Forum e-newsletter	w/c 11.12.23	Completed
	Electronic Notice Boards	w/c 11.12.23	Completed
	Internal Channels – Staff Matters	w/c 11.12.23	Completed

January 2024			
Strand	Channel	Roll out	Notes
Extended	Council social media	w/c 01.01.24	Completed
	Council e-newsletter	w/c 01.01.24	Completed
	Voluntary Organisations CDT Bulletin / Faith Forum e-newsletter	w/c 01.01.2024	Completed
	Electronic Notice Boards	w/c 01.01.24	Completed
	Internal Channels – Staff Matters	w/c 01.01.24	Completed
	Newspaper print ads - Parakiaki QP, Avurpa HP, Enfield Independent QP	w/c 01.01.24	Completed
Consultation closes 21 January 2024			

10. Cost plan

The cost plan is in a separate document.

11. Cost code

CC0010

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