

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 struggle 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 receiving 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 im 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.

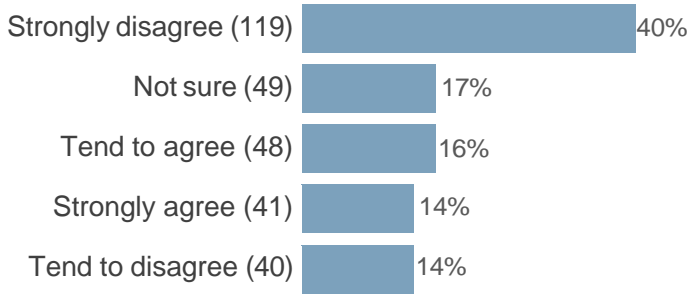
Tapered subsidy for the first year.

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.

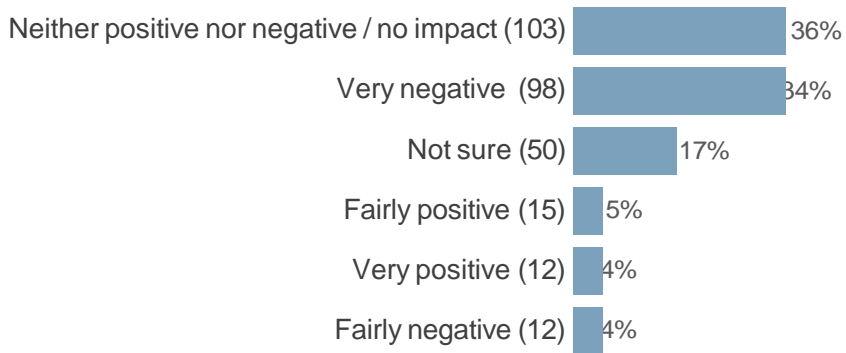
The consultation proposes assessing all income and expenditure. This needs to be full and complete disclosure of all income and All expenditure. All cases can then be assessed fairly.

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 constituents

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

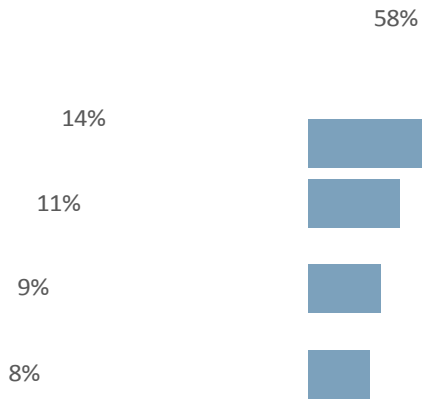
18. What do you think will be the negative impact(s) on your household?

Please use the space below.

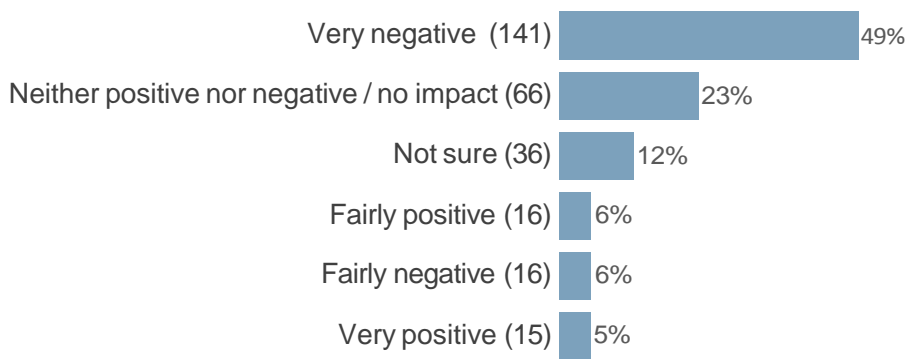
To what extent do you agree or disagree we should implement this change to the Scheme?

Strongly disagree (173)  (33) Tend to disagree (26) Tend to agree (23)

Strongly agree (42) Not 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 protctrd 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 mislead 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 wants 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

Increase 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 properties

To support 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

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 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

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 their kids from school and stop some of the Council Busses that are running around with only one or two kids around Get councilors to take a pay cut

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 it's 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, residents 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 be 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.

Whats 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 ends 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