

**London Borough of Enfield**

**Council Tax Support and council tax discount consultation for 2014-15.**

**Appendix C to Council Report – 29th January 2014**

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38 responses were received and a summary is provided below.

## Section A

Not all respondents completed every question therefore the percentages show the proportion of those answering the question.

1. Do you believe that all working age households should have to pay something towards their council tax each year? On average this has meant households that previously qualified for full support having to contribute £3 a week towards their Council Tax this year.

59.5%	Yes
37.8%	No
2.7%	Don't know

2. Pensioners and war widows are the only groups that are still eligible for a maximum of 100% council tax support. Are there other groups that should also be awarded the full amount? In order to balance the Council's accounts, any increase in award for one group may result in a reduction in financial support for other claimants.

37.5%	No, keep the protected groups as they are
62.5%	Yes, change the protected groups

*If 'yes', what groups would you give 100% Council Tax Support to?*

*Sick and disabled and those who have lost their job through no fault of their own  
Carer of someone with dementia*

*One parent families where the father isn't contributing*

*Disabled people. People with mental health problems*

*People with learning difficulties, carers, registered disabled*

*Those on sickness, disability and carer benefits*

*Severe and profound learning difficulties, carers*

*ESA claimants living alone*

*Carers (more than 35 hours a week)*

*Disabled persons and carers*

*Disabled and carers*

*Injured service men and women*

*Disabled people – wrong to give pensioners 100%*

*High rate disability benefits*

*Single parents and low income families, special cases of unemployed*

*Mental health and disabled*

*One parents families – council tax should be scrapped altogether*

*Carers*

*Carers*

*People in receipt of PIP.*

*Carers. By caring for family members they save the local economy millions of pounds a year which would otherwise have to be covered by the Local Authority.  
Also Carers Allowance is the lowest of all benefits.*

**3.a** The Council has not changed the eligibility criteria for Council Tax Support and kept the previous national benefit eligibility criteria. Some councils have introduced a residency criteria so that a new claimant has to have lived in the borough for x months/years before they can claim Local Council Tax Support. This would mean that those who have lived in the borough for a longer period of time are prioritised for financial support. People who move in to the borough after 1 April 2014 would not get support until they met the residency period. It could make it difficult to collect a full year's Council Tax from benefit claimants who do not qualify for financial support which may lead to an increase in bad debts. Should Enfield keep with the national eligibility criteria?

66.7%                      *Yes, Enfield should keep the national eligibility criteria*

22.2%                      *No, Enfield should introduce a residency criteria for new claimants that move into the borough after 1 April 2014*

11.1%                      *Don't know*

**3.b** Please comment below on what you think the impact of introducing a residency criteria would be.

*People would not be able to afford their council tax, increase in bad debt, is it a form of social cleansing?*

*Increased financial pressure for low income families. Question the cost effectiveness of the admin that would be needed to implement such a scheme*

*Would be very 'heavy duty' and cost a lot of money to administer*

*Rewarding long term residence would be good practice and make residents feel appreciated – more likely to get involved and contribute to social and economic aspect*

*It will help those who have lived here for longer feel like they are prioritised and not neglected over new residents*

*Further hardship on those on lowest incomes, don't understand how this could be fair as we have human right of freedom of movement. People move for a variety of reasons so why discriminate?*

*Discourages those moving into the borough who have no intention of working or contributing to society*

*May influence other boroughs exporting their homeless/difficult families into Enfield.*

*If fleeing domestic violence though, should get it*

*Enfield is suffering because too many people are moving into Enfield from other boroughs and countries and asking for benefit support. This isn't right or fair. Enfield Council should firstly deal with residents who can show they have lived here a while and then, and only then, help newcomers to the borough.*

*The impact would be: increased debts for the council, increased debts for residents as well as stress and poverty, unnecessary court cases which are very costly and stressful*

*Only if it was applied to new immigrants – not people who have lived in the country for many years but move into Enfield*

*Somehow the foreign nationals would still end up getting priority*

*People who have been longer term residents should be given priority for benefit, may deter people from moving into the borough just because we have cheaper properties – they have no loyalty to the borough*

*The council will accrue bad debts which will ultimately have a negative impact on its ability to fund other services or areas which benefit residents.*

*A residency requirement could cause hardship to claimants who have recently moved to the borough. This would discriminate against people and could force them into debt.*

**4.** In order to qualify for Council Tax Support, people must have less than £16,000 in savings. Should we reduce this level?

64.9%                      *No, keep it the same*

29.7%                      *Yes, reduce it*

5.4%                        *Don't know*

5. Last year the Government offered a one year grant to local authorities which met some but not all of the funding shortfall. In return councils could only reduce working age claimants by 8.5%. Enfield chose not to accept this grant because the scheme would not be fully funded and savings would have to be found from service budgets to fund the shortfall. The Government has indicated it is unlikely to offer a grant this year. However, if the Government were to offer this grant again, should the Council accept it even though it may require additional savings (likely to be over £400,000) to be found to fund the shortfall?

58.3%            *No - keep the scheme so that the full shortfall is passed on to working age claimants*

25.0%            *Yes - take the grant and find more savings to meet the shortfall*

16.7%            *Don't know*

6. Please comment if you feel the Council's proposed Council Tax Support Scheme will affect particular groups of people more than others, and if so, how we may address the impact. **USE THE SPACE BELOW**

*I believe the relevant categories have been covered, however people on low income will feel the heat more than any group. It will be appropriate to provide them with some kind of assistance like discounts etc.*

*Likely impact on those who are vulnerable i.e. people with learning disabilities, registered disabled persons, mental health, Carers who according to Carers Strategy save LBE some £18,000 PA each by caring for their loved ones, those on welfare benefits, those in supported housing i.e. people with learning disabilities.*

*I think those on sickness and disability benefits will suffer greatly from this and also carers. costs of living are increasing and more people are turning to food banks just to eat basics weekly. Forcing those who are sick and disabled to now pay council tax of any amount is very unfair*

*Disabled and their Carers.*

*Support should be given to disabled people and carers*

*The Council's Council Tax Support scheme, might work, but only if the right things are done, by the people of Britain. Those who deserve this support, should be one's to get it.*

*People caring for a relative, partner or close friend with a disability, long term or terminal illness, substance misuse issue or mental illness, who are caring for more than 35 hours a week will be adversely affected by the scheme. These people are already hard pressed in their living circumstances often find it hard to juggle work and their caring responsibilities.*

*Often these carers are already subsidising their loved ones health and wellbeing (especially in the case of mental health carers where the mental health service user refuses to acknowledge their severe and enduring illness because of paranoia or psychosis). People who suffer bi-polar depression or schizophrenia often mismanage their finances to an extraordinary degree and the carer has to subsidise their income to ensure they have basic living needs such as food and utilities. These carers should be entitled to discount on their council tax benefit to help their already stretched finances meet their needs.*

*Our experience at Enfield Disability Action is that service users on high rate components of mobility and care such as Disability Living Allowance, Personal Independence Payment, Employment Support Allowance Support Group and Incapacity Benefit are finding it hard to pay their Council Tax contributions. Those who fall into arrears are sometimes taken to court unnecessarily, which causes considerable distress.*

*The C.T Support Scheme should be allocated to all, people who feel that they needed help. It should be like feel free if want need help if not, don't have to be before to appeal it.*

*Disabled.*

*It appears that anyone in receipt of benefits will be affected by the scheme.*

*Carers - already facing great anxiety over benefits changes to the person they care for - in particular PIP may affect their ability to claim Carers Allowance and research shows many carers suffer from financial hardship in order to continue caring.*

## **Exemptions and Discounts**

- 7.** The Council is only allowed to change exemptions and discounts relating to empty and second homes. Our current scheme gives a one month discount for empty homes and no discount for second homes. Are there any changes you would want to see to the discounts for empty or second homes?

26.5%      Yes

64.7%      No

8.8%      Don't know

*If 'yes', what changes would you make?*

*At least one months discount or a 60% discount for 2 months*  
*Discount should apply to empty homes*  
*No discount for empty or second homes, charge more for empty homes longer than 12 weeks*  
*A longer relief period for empty homes – 6 months – so if you're selling after buying a new home there is a sufficient time period where you are not paying*  
*Don't award for any empty homes – because majority are occupied, if not, force the owners to do something about it. All we're doing is protecting rich landlords*  
*Give longer for properties actively being sold as one month is unrealistic for this scenario*  
*Give a discount for empty and second homes*  
*In certain cases, one month should be extended – e.g. if empty due to bereavement, illness or long term care. Each case judged on its merits*  
*Probate takes 6-12 months, unable to sell in that time so unfair*  
*Empty homes due to owner having to go into residential care should be exempt.*

8. The Council has introduced an empty homes premium where the owner of a property left empty for more than two years has to pay 150% of council tax. Should the Council amend this premium to exclude those actively seeking to sell the property?

48.6%	Yes
34.3%	No
17.1%	Don't know

9. If the Council were to ask the Government for powers to change other discounts (see list in the accompanying document), which ones would you change, if any.  
**PLEASE USE THE SPACE BELOW**

*Person in detention*  
*Granny flat annexes*  
*Carers, disabled people, everyone on welfare benefits – 100% discount*  
*Second empty bedrooms in supported, sheltered accommodation should be exempt*  
*Carers should receive a discount*  
*Change long term care reduction, student and student nurse reduction, severely mentally unpaired discount*  
*Fixed discount for carers*

10. Please provide any additional comments you would like to make including any alternative options you would like us to consider. **USE THE SPACE BELOW**

*It's a hard one. I can only speak for myself, i am currently on e.s.a and have recently been diagnosed with the most serious form of chronic fatigue syndrome. I was working when i became ill and had paid into the system. All I can say is that with rent increases, the housing benefit cap and now having to pay council tax life has become a real struggle. I understand that we are all expected to pay something but i question why wealthy pensioners are exempt. Personally i would like to go back to the old system. paying an extra £20 a month seems such a small amount yet this winter i will be in a situation where i will have to decide to turn my heating off for a week or cut back on food in order to pay that amount.*

*In a time of change to the Welfare Benefits System ie. PIP, ESA and Universal Credit it is likely that those most vulnerable (ie. people with learning disabilities, registered disabilities, OAP etc.) in our society will lose out especially when they have no access to advocacy services. This therefore further impacts on people then having to pay Council Tax. Likely impact: debt, homelessness, malnutrition, mental health etc.*

*Carers need to be counted as exempt adults as previously. You have not included Carers in the list of what you do. Given the councils commitment to Carers, please amend and recognise Carers as a group.*

*Offer to buy homes from residents which require repairs and that the owners (suggest elderly) cannot afford with the understanding that they continue to live there, an equatable amount go to them and that the property transfers to the LBE upon death.*

*Carers should receive a discount in the council tax, particularly if it is just them and the person they are living with in the property*

*Carers of working age who are registered with Enfield Carers Centre and who could provide proof of their caring responsibilities, especially those in receipt of a Carers Direct Payment (and so are already proving they are in the greatest financial need) could be given a discount under the council tax scheme automatically. Other carers, not in receipt of the carers direct payment, but who can give evidence of their demanding caring responsibilities should also be considered for the discount.*

**11.** Are you responding on behalf of an organisation?

15.8%          Yes

84.2%          No

**Section B - About you**

**12.** Do you pay Council Tax to Enfield Council?

26 (81.3%)    Yes

5 (15.6%)     No



**13.** Are you currently receiving Local Council Tax Support in Enfield?

6 (18.8%) Yes

24 (75.0%) No

**14.** How old are you?

0 (0.0%) Under 18 years of age 5 (15.6%) 55 - 60

0 (0.0%) 18 - 24 2 (6.3%) 61 - 64

5 (15.6%) 25 - 34 5 (15.6%) Over 65 years of age

5 (15.6%) 35 - 44 3 (9.4%) Prefer not to say

6 (18.8%) 45 - 54

**15.** Are you male, female or transgender?

9 (28.1%) Male

18 (56.3%) Female

0 (0.0%) Transgender

3 (9.4%) Prefer not to say

**16.** How would you describe your sexuality?

21 (65.6%) Heterosexual

0 (0.0%) Gay woman/lesbian

0 (0.0%) Gay man

0 (0.0%) Bisexual

8 (25.0%) Prefer not to say

0 (0.0%) Other

*If 'other', please specify*

*Literal responses*

**17.** Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

5 (15.6%) Yes, limited a lot

4 (12.5%) Yes, limited a little

16 (50.0%) No

5 (15.6%) Prefer not to say

**18.** How would you describe your ethnic origin?

19 (59.4%)	<i>English / Welsh / Scottish / Northern Irish / British</i>	0 (0.0%)	<i>Polish</i>	0 (0.0%)	<i>Mixed European</i>	1 (3.1%)	<i>Ghanaian</i>
0 (0.0%)	<i>Irish</i>	0 (0.0%)	<i>Kurdish</i>	1 (3.1%)	<i>Multi-ethnic islander</i>	0 (0.0%)	<i>Somali</i>
0 (0.0%)	<i>Greek</i>	0 (0.0%)	<i>Gypsy / Irish Traveller</i>	2 (6.3%)	<i>Indian</i>	0 (0.0%)	<i>Nigerian</i>
0 (0.0%)	<i>Greek Cypriot</i>	0 (0.0%)	<i>Romany</i>	0 (0.0%)	<i>Pakistani</i>	0 (0.0%)	<i>Arab</i>
0 (0.0%)	<i>Turkish</i>	0 (0.0%)	<i>Other Eastern European</i>	0 (0.0%)	<i>Bangladeshi</i>	4 (12.5%)	<i>Prefer not to say</i>
0 (0.0%)	<i>Turkish Cypriot</i>	0 (0.0%)	<i>White and Black African</i>	1 (3.1%)	<i>Sri Lankan</i>	0 (0.0%)	<i>Other</i>
0 (0.0%)	<i>Italian</i>	0 (0.0%)	<i>White and Black Caribbean</i>	0 (0.0%)	<i>Chinese</i>		
0 (0.0%)	<i>Russian</i>	0 (0.0%)	<i>White and Asian</i>	0 (0.0%)	<i>Caribbean</i>		

*If 'other', please specify*

*Literal responses*

**19.** What is your faith or religion?

7 (21.9%)	<i>No religion</i>
10 (31.3%)	<i>Christian (including Church of England, Catholic, Protestant and all other Christian denominations)</i>
0 (0.0%)	<i>Buddhist</i>
3 (9.4%)	<i>Hindu</i>
1 (3.1%)	<i>Jewish</i>
2 (6.3%)	<i>Muslim</i>
0 (0.0%)	<i>Sikh</i>
4 (12.5%)	<i>Prefer not to say</i>
3 (9.4%)	<i>Other</i>

*If 'other', please specify*

*Literal responses*

**20.** Which of these activities best describes what you are doing at present?

12 (37.5%)	<i>Employed full-time</i>	2 (6.3%)	<i>Unemployed and available for work</i>
3 (9.4%)	<i>Employed part-time</i>	0 (0.0%)	<i>On a government supported training programme (e.g. Modern Apprenticeship/ Training for Work)</i>
1 (3.1%)	<i>Self-employed (full or part time)</i>	5 (15.6%)	<i>Permanently sick/disabled</i>
3 (9.4%)	<i>Fully retired</i>	1 (3.1%)	<i>Looking after the home</i>
1 (3.1%)	<i>Partially retired</i>	2 (6.3%)	<i>Doing something else (to those listed)</i>
0 (0.0%)	<i>Student</i>		

**21.** Do you have parenting responsibilities?

11 (34.4%) Yes

19 (59.4%) No

**22.** How would you describe your relationship status?

6 (18.8%) *Living alone*

12 (37.5%) *Married*

2 (6.3%) *Living as a couple*

0 (0.0%) *Civil Partnership*

8 (25.0%) *Prefer not to say*

4 (12.5%) *Other*

*If 'other', please specify*

0 (0.0%)