

Enfield Council

Council Tax Support consultation for 2015-16.

Appendix C to Council Report – 28th January 2015

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51 responses were received and a summary is provided below.

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.

34 – 66.7% Yes

12 – 23.5% No

5 – 9.8% 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.

30 – 58.8% No, keep the protected groups as they are

21 – 41.2% Yes, change the protected groups

2a) If 'yes', what groups would you give 100% Council Tax Support to?

- low income families and pensioners

- those who are carers and get a low wage ie less than 16 hours a week and getting carers allowance should be protected and get 100 council tax support they are not getting the protection at the moment i speak from personal experience

- Local purchase tax. That way everyone pays.

- Low income peoples

- People affected by the Benefit Cap and Bedroom Tax who would otherwise be eligible to apply for a discretionary Housing Payment

- young single person unemployed no kids

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- There are a lot of genuine people with disabilities that should be entitled. Personally foster carers should pay something towards their Council Tax - as I believe they are paid enough via Fostering.
- Pensioners
- Disabled people
- People who need it the most ie unemployed
- People who are I. Low incomes old age pensioners disabled people etc
- Primary Carers
- Adults with severe learning disabilities Other groups of disabled adults in the esa support group Carers
- Those on benefits who are unable to work disabled and their carers
- all disabled people receiving PIP or DLA
- all disabled people
- all disabled people not limited to those on higher rate benefits

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

27 – 52.9% No, keep it the same

18 – 35.3% Yes, reduce it

6 – 11.8% Don't know

4. This year, the Government has reduced the Council's funding by a further 20%. Should we protect council tax support recipients from having to pay more or pass on this reduction and ask working age recipients of council tax support to pay a bigger contribution? If we passed on the reduction in funding, the contribution they would need to pay would increase from 19.5% to 24%.

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This would mean a 23% increase in payments for some households and an increase in bad debt provision, but would reduce the Council's overall savings target and protect other services.

29 – 56.9% No - keep the 19.5% contribution rate

19 – 37.3% Yes – pass on the reduction and increase the contribution

3 – 5.9% Don't know

5. The Council is only allowed to change exemptions and discounts relating to empty and second homes. Currently the Council does not provide any discount for second homes and only 1 months discount for empty homes. Are there any changes you would want to see to the discounts for empty or second homes?

11 – 21.6% Yes

30 – 58.8% No

10 – 19.6% Don't know

5a) What changes would you make?

- Properties that have been inherited should have a period of exemption. Uninhabitable properties where the owner has no means to update should have a period of exemption.

- pay tax as they still use services of the borough

- Chase the owners of empty homes and make them pay a tax by the month for the number of months a home is left empty

- I agree with no empty property exemption but think second properties should get a discount at discretion.

- There should be no discount for second homes or empty homes. Exceptions should be given if the owner is ill long term and is in hospital or if the owner has died and relatives are in the process of selling it no matter how long it takes.

- Possibly a discretionary option - e.g. relative dies family in receipt of benefit but cannot afford payments and can't sell the property without Probate being granted.

- 6 months for empty unocc properties

- No exemption at all

- Where someone has gone into a care home and are not funded by the council. e.g. self funding they should not pay council tax on their empty home for 2 years.

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- Refurbished homes and flats and reassess people's needs who are desperately need a home governments need to look at each case a properly to see who needs the most help
- cheaper council tax on your second home. It very hard to get on the ladder of property and once you are on there you should be helped and praised not penalised.
- no discount for empty homes
- restore 10% discount for second homes to reflect lesser call on council services.
- extend empty homes discount to 3 months for property uninhabitable by virtue of building work or being actively marketed.

6. 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?

13 – 25.5% Yes

29 – 56.9% No

9 – 17.6% Don't know

7. 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

Increasing the amount paid by people who don't need relief. Things are desperate for the poorest people and we will all pay a dreadful price in the future with a generation who were malnourished as children and brought up in homes where financial pressure was a major emotional stress on the parents. I would also like to see the cost of liability orders reduced for Council Tax debt.

As Chief Executive of Enfield Carers Centre I write on behalf of Carers in the borough to thank Enfield Council for their decision in April 2014 to ensure that Carers who qualify for the council tax support scheme were also exempt from the requirement that all other working age claimants faced (paying 19.5%). I have been made personally aware of the value of this by some of our working age Carers who benefitted from this exemption and who were very often in receipt of state benefits and living with very stressful and demanding caring responsibilities. The exemption went a long way

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to relieving some of the financial stress they face and in turn their personal mental health. I urge Enfield Council on behalf of carers such as these and others yet to benefit from the exemption to continue including working age carers who qualify for council tax support and recognising them as a protected group.

Common sense, compassion and fairness for all should be considered in all cases.

As a professional already paying full council tax you cannot expect us to fund other groups. Everyone should have to pay council tax as they are using the services. If you raise the rates again what the point of staying in the borough as a professional might as well move to another borough. Enfield already has a reputation for other councils to dump their welfare tenants into this borough. There has got to be a balance.

Don't target the lone individual who for one reason or another is not working. Don't target those carers with children and or adults with disabilities because they are a soft target.

Where older people have to be in a care home and are self-funding they should not pay council tax on their empty home.

I strongly believe that pensioners should not need to pay any form of council tax. Also single parents although they may be eligible for 25% reduction could do with some help. I am a single mum with 2 school age children and feel my monthly payment to be very high.

If people can afford more than one home - let them pay for that privilege - so many young people cannot afford to get their own space and experience independent living and self - development - because too dear a price/cost to pay for this sort of opportunity - rentwise - and no decent places available! We as a community need more police and that relationship built on again - and the Council really needs to listen to its people residents ... broadly.

The Council's Support Scheme is supporting those who are the most vulnerable in our society. This group of people have already been subjected unfairly to the new Welfare Benefits system without due care and attention despite legislation that ironically should be protecting this group. They did not chose to be disabled vulnerable old mentally ill etc. or indeed carers. They do their best given the circumstances. You should target those people who are able and unwilling to work.

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I BELIEVE EVERYONE SHOULD PAY COUNCIL TAX.EVEN PEOPLE ON BENEFITS SHOULD PAY AS IT IS PROVED THE UNEMPLOYED USE MORE OF THE SERVICES THAT YOU PROVIDE SO ITS ABOUT TIME THEY CONTRIBUTED TOWARDS THE COSTS INSTEAD OF HARD WORKING PEOPLE WHOM ARE ALWAYS DIGGING INTO THEIR POCKETS

We are particularly concerned about the impact that council tax minimum payments have on women children and people with disabilities. In Enfield 37 of children are growing up in poverty the 7th highest rates in the UK. Increasing council tax payments acts to push these households further into poverty and reduce the money they have to spend on the essentials. Children in lone parent households are twice as likely to be in poverty (Households Below Average Income) and so will be affected by the council tax support scheme. 92 per cent of lone parents are women (ONS). In addition people with disabilities are more likely to be living on a low income and so will be affected by the scheme. Although Enfield provides 100% support to people receiving higher rate disability payments people with disabilities not eligible for these payments are expected to make council tax payments. They also face additional barriers to entering and progressing in employment and are more likely to be living on a low income.

The council must protect the most vulnerable in society. Proportionately the disabled have been the hardest hit by the 'austerity 'measures any further financial pressures will mean severe hardship and vulnerable people may have to go without the basics in life.

Make those in receipt of carer's allowance pay Council Tax

Please go to job centres to see what is going on Claimants should be examined for 1 Boy friends/partners as probably both are claimants and know the system 2 what car is owned 3 what TVs %26 electronic systems are owned 4 Phone% mobiles owned 5 Other4 assets We are too namby pamby

I should like to see an increase in Council Tax for those who are not in receipt of Council Tax Support. There are very many affluent residents of this borough who could and should expect to see an increase in their Council Tax. It is important to protect services for vulnerable people rather than keep costs down for those who have seen their incomes rise.

The council tax proposal will probably affect families that have children ages 16%2B and the children do not work. This will be a good thing and will hopefully push the younger generation to further their education and look for jobs etc. Families with teenage children can not rely soely on reductions and benefits.

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People in receipt of benefits pensioners who only receive basic state pension and the disabled who are unable to work appear to be mostly affected. Ensure these groups are able to make repayments over a 12 month period and do not instruct debt collectors which results in the debt becoming larger until all options have been explored

The scheme is in default of the Valuation Tribunal Guidance and the Supreme Court decision in Rogers

8. Please provide any additional comments you would like to make including any alternative options you would like us to consider.

I think that the scheme adversely affects a number of groups but I am particularly concerned about people with a mental illness. The work capability assessment test has been shown to be inaccurate with regard to people who have a mental illness. They are put on JSA when they should be on ESA (WRAG) or on ESA (WRAG) when they should be in the support group. Sometimes they may even be put on JSA when they should be on WRAG (support). Many of these wrong decisions are overturned on appeal but not all. Plus the appeal process is slow so people are on the wrong benefit for some time leaving them in great financial hardship. To compound matters the benefit changes are actually making people ill. I would like to see JSA and ESA (WRAG) both getting 100% relief. I would happily pay more to make this happen.

Please do not underestimate the value of the protecting working age carers exemption. Each Carer saves the Council and NHS thousands of pounds for each year that they continue supporting a disability service user. As a result Carers are often living with very stressful and demanding caring responsibilities. The council tax exemption went a long way to relieving some of the financial stress they face and in turn their personal mental health

would like to use this opportunity to call for a reduction in the minimum pay required under Enfield Council Tax Support (CTS) Scheme. Our research on the impact of the localisation of Council Tax Benefit has shown that the minimum payment required by the council CTS scheme is already pushing Enfields most deprived residents deeper into poverty. Continuing the scheme in its current form would only serve to entrench this. Benefits are supposedly calculated on the basis of providing the minimum necessary to live on yet they fall far short of Minimum Income Standards (the amount required for a minimum acceptable living standard for more information see <http://www.jrf.org.uk>. For a single person over the age of 25 the weekly Job Seekers Allowance is only 39% of their minimum income standard and for a couple with two children their benefits only provide 57% of what is required for an acceptable standard of living. Working households are also struggling. Recent CPAG research found that even families where both parents are working full time at the national minimum wage are 18 per cent shy of the income required to support two children at a minimum level (<http://www.cpag.org.uk/cost-child-2014-0>). In Enfield all working age residents (apart from the exempted groups) are expected to pay a minimum of 19.5% of their council tax bill regardless of their level of income. For the majority of CTS claimants in Enfield this minimum payment has to come out of benefits which are already insufficient to provide for the basics of life and in many cases have already been reduced by other welfare reforms. This means that over 26 000 residents have been placed in the impossible situation of trying to cut down their food utility bills or other essential costs in order to pay their council tax. For example a single unemployed person living in a Band

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D property in Enfield faces an annual charge of £3273 which is almost equivalent to four weeks or 7% of income annually. It is impossible to pay this charge without it having a serious impact on the claimant's standard of living and ability to afford essentials. Unsurprisingly our evidence shows that many Enfield residents struggle to meet the minimum payment. For example 5695 Enfield residents receiving CTR were issued with a court summons for non-payment in 2013/14. This means that 21% of working age CTR claimants in Enfield failed to keep up with payments in 2013/14. Our experience supporting vulnerable debtors tells us that the majority aren't refusing to pay they simply can't. Unfortunately this impact is not referred to in the consultation materials preventing residents from making an informed response. We are pleased to note that Enfield is not proposing to increase its minimum payment for the 2015/16 scheme.

We are concerned however that the consultation poses the possibility of increasing the minimum payment to £24 without explaining what impact this would have. Any assessment of whether the current scheme should continue or be amended should be undertaken on the basis of the fullest possible information. It is important the council takes into account the experience of the first year of the scheme using evidence on arrears rates cost of collection other impacts on claimants and comparison with other local schemes. Without providing full information as to what this means in practice to claimants (alongside information on the impact of the scheme in 2013/14) the authority has prevented Enfield residents from making an informed decision in their consultation responses. We can only hope that such evidence and information is provided to councillors in a thorough impact assessment of the 2013/14 scheme before they make the decision on the proposals. We believe that whe

re an authority insists on continuing with a minimum payments scheme they should put in place additional support to help those in genuine need who are unable to pay. We are therefore pleased to see that Enfield proposes to continue its Hardship Scheme to offer a reduction or waiver of some claimants Council Tax bills. However we note that in 2013/14 only £348,982 of the £3840,000 fund was awarded to 244 claimants. While this is more than was awarded under similar schemes in London it is still a significant underspend. This suggests that work should be undertaken to improve the targeting advertising and eligibility criteria of the scheme. For example this problem could be avoided by advertising the scheme to CTR claimants who have fallen behind on payments prior to a court summons being issued. Although we understand that the 10% funding cut has placed Enfield in a difficult situation and caused acute financial pressure experience elsewhere in London shows it is possible to find a way not to pass this cut on to the borough's poorest residents. CPAG and Z2K therefore not only oppose both proposals outlined in the consultation but also call for Enfield to abolish the minimum payment and reinstate 100% council tax support as has been done in the City of London Hammersmith & Fulham Kensington & Chelsea Merton Tower Hamlets Wandsworth and Westminster.

The council has to enforce debt collection - cannot keep writing this off

I am self employed and disabled on a low wage but I don't claim Council Tax benefit because I do not know how much I will earn from one year to the next and I do not want to be in a position where I am being told I was overpaid in benefit. I think there should be a system whereby I could evidence the amount I earned in any given financial year to get a rebate on the following financial year's council tax bill.

I don't think people with empty second homes should be charged 150% they have worked hard for it and shouldn't be penalised. What could be considered is some sort of an incentive to let their properties to the council for them to rent out considering the housing shortage.

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Obtain claimants leisure and daily activities schedule

The young generation of today should be encouraged to own their own homes etc those that do achieve securing their own home between the ages of 25 - 33 should be given a discount in their council tax for the first year or so. (only if they are living in the property - not renting it out)

The scheme fails the test in the supreme court case and appears to not follow guidance from the valuation tribunal case

watch out for the Haringey case

9. Are you responding on behalf of an organisation?

5 – 9.8%

46 – 90.2%

Section B - About you

12. Do you pay Council Tax to Enfield Council?

38 -82.6% Yes

8 – 17.4% No

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

5 – 10.9% Yes

41 – 89.1% No

14. How old are you?

0 (0.0%) Under 18 years of age 5 – 10.9% 55 - 60

2 – 4.3% 18 - 24 7 – 15.2% 61- 64

6 – 13.0% 25 - 34 1 – 2.2% Over 65 years of age

6 – 13.0% 35 - 44 3 – 6.5% Prefer not to say

16 – 34.8% 45 - 54

15. Are you male, female or transgender?

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14 – 30.4% Male

29 – 63.0% Female

3 – 6.5% Prefer not to say

16. How would you describe your sexuality?

32 – 69.6% Heterosexual

0 (0.0%) Gay woman/lesbian

0 (0.0%) Gay man

0 (0.0%) Bisexual

13 – 28.3% Prefer not to say

1 – 2.2% 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?

4 – 8.7% Yes, limited a lot

7 – 15.2% Yes, limited a little

34 – 73.9% No

1 – 2.2% Prefer not to say

18. How would you describe your ethnic origin?

27 – 58.7% English / Welsh / Scottish / Northern Irish / British 0 (0.0%) Polish 0
(0.0%) Mixed European 1 (3.1%) Ghanaian

0 (0.0%) Irish 0 (0.0%) Kurdish 0 (0.0%) Multi-ethnic islander 0 (0.0%)
Somali

1 – 2.2% Greek 0 (0.0%) Gypsy / Irish Traveller 2 – 4.3% Indian 0 (0.0%)
Nigerian

2 – 4.3% Greek Cypriot 0 (0.0%) Romany 0 (0.0%) Pakistani 0
(0.0%) Arab

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0 (0.0%)	Turkish	0 (0.0%)	Other Eastern European	0 (0.0%)	Bangladeshi	8 –
17.4%	Prefer not to say					
0 (0.0%)	Turkish Cypriot	0 (0.0%)	White and Black African	0 (0.0%)	Sri Lankan	
1 – 2.2%	Other					
1 – 2.2%	Italian	1 – 2.2%	White and Black Caribbean	0 (0.0%)	Chinese	
0 (0.0%)	Russian	0 (0.0%)	White and Asian	3 – 6.5%	Caribbean	

If 'other', please specify

Literal responses

19. What is your faith or religion?

19 – 41.3% Christian (including Church of England, Catholic, Protestant and all other Christian denominations)

0 (0.0%) Buddhist

2 – 4.3% Hindu

0 (0.0%) Jewish

0 (0.0%) Muslim

0 (0.0%) Sikh

15 – 32.6% Prefer not to say

4 – 8.7% Other

2 – 4.35% Agnostic

4 – 8.7% Atheist

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

25 – 54.3% Employed full-time 5 – 10.9% Unemployed and available for work

8 – 17.4% Employed part-time 1 – 2.2% On a government supported training programme (e.g. Modern Apprenticeship/ Training for Work)

4 – 8.7% Self-employed (full or part time) 1 – 2.2% Permanently sick/disabled

3 – 6.5% Fully retired 1 – 2.2% Looking after the home

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6 – 13.0% Doing something else (to those listed)

1 – 2.2% Student

21. Do you have parenting responsibilities?

20 – 43.5% Yes

26 – 56.5% No

22. How would you describe your relationship status?

11 – 23.9% Living alone

17 – 37.0% Married

3 – 6.5% Living as a couple

0 (0.0%) Civil Partnership

7 – 15.2% Prefer not to say

8 – 17.4% Other

If 'other', please specify

0 (0.0%)

23. Which of the following organisations do you represent?

5 – 100% Voluntary

0 (0.0%) Landlord

0 (0.0%) Housing association

0 (0.0%) Other