

Appendix A

The Council Tax Reduction Scheme - Summary - 2019/20

Introduction

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

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

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

The full CTRS Scheme for 2018/19 can be found at the following link –

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

The 2019/20 scheme is based on the 2018/19 scheme, updated for legislative amendments, income updating and administrative changes

Principles of the Scheme for 2019/20

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

Ensuring that those who can afford to pay make a fair contribution;

The Scheme provides an incentive to work;

Support is provided for those in difficult circumstances;

The Scheme protects the most vulnerable.

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

Classes of Persons

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

Uprating

Working Age claimants – The uprating of applicable amounts, premiums and disregards are updated in line with the Housing Benefit Statutory Regulations 2006 as amended.

Pensionable Age claimants– The uprating of applicable amounts, premiums and disregards are updated in line with the Prescribed Regulations issued by the Ministry of Housing, Communities and Local Government.

Working Age Claimants

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

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

The higher rate non-dependant deduction is £20.50 per week for those earning above £436.90 gross income per week. All other non-dependant deductions have been increased in line with the Prescribed Regulations.

Claimants in receipt of Universal Credit and earning more than £1,264.99 **net** per month do not qualify for CTS. Only those whose income goes above £1,264.99 per month need to report a change which will result in the award ending. The effective date of change will be the Monday following the date Universal Credit changed.

The contribution towards Council Tax is 26.5% unless a claimant is in a protected group.

The upper Capital threshold is £6,000.

The minimum weekly entitlement is 0.50p

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

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

The restriction on Personal Allowances to two children is aligned with Housing Benefit. This restriction will only apply where a new application for CTS is made or a claimant becomes responsible for a new young person.

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

Protected Groups.

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

War Widows

A Claimant or partner in receipt of Carers Allowance

A Claimant or partner in receipt of High Rate Disability Living Allowance (Mobility and Care component) or Enhanced Personal Independence Payments (Daily Living and Mobility Component)

A Claimant or partner in receipt of the support component of Employment and Support Allowance.

A Claimant or partner who are Foster Carers and who were recruited and trained by Enfield Council.

Care Leavers under 25 years old.

Pensioners

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

Non-dependant deductions and income bandings are increased in line with the Prescribed Regulations.

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

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

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

Appeals

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

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