

Enfield's Council Tax Support Scheme

Benefits



2024

2025

Proposed Changes for 2024 - 25



A summary of information presented to the Learning Disability Partnership Board



You can see the full consultation information on the Council Website [Council Tax Support Scheme 2024-25 | Enfield Council](#)

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Why Change Council Tax Support?



The council does not have enough money to pay for everything it needs to next year (April 2024 to March 2025)



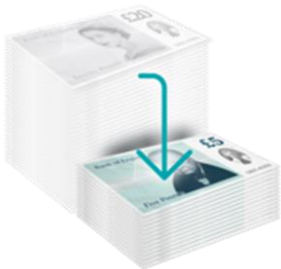
This year, the council is spending £40.8 million on Council Tax Support.



About one in every three households get Council Tax Support.



Enfield must agree its local Council Tax Support scheme annually (usually January).



The council wants to spend less on Council Tax Support.



This is so they can spend that money on essential services.

Principles of the Proposals



Everyone makes a fair contribution towards funding local services through council tax



People living in larger properties should not receive more support than people living in smaller properties



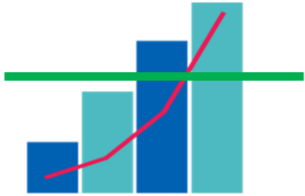
Providing targeted support for the most vulnerable through the [Council Tax Support hardship fund](#)

**BIG
words**

This subject includes a lot of [Jargon](#)
They are explained at the end of this document



Proposal #1 - Capping Council Tax Support at Band C levels



The proposal is that people living in Band D to H properties will only be able to claim Council Tax Support as if they lived in a Band C property.



This means people living in more expensive properties will pay more Council Tax.



Proposal #2 - Introducing minimum non-dependant deduction



Currently, non-dependants who are not earning and receiving DWP benefits do not contribute to Council Tax.



If not in receipt of DWP benefits or if working, non-dependants do contribute to Council Tax, and the amount will depend on what they earn.



The current proposal is for non-dependants to pay a minimum Council Tax contribution of £5.52 week.



This would include non-dependants receiving DWP benefits.



Non-Dependants who pay a higher amount because they earn money will pay 20% more



There are some non-dependants where this doesn't apply, for example –



Students, boarders, lodgers, or sub-tenants



anyone disregarded for Council Tax purposes (like SMI or carers disregard)



Proposal #3 - Standard minimum payment for most working age households



Currently, some people are 'protected' from paying the minimum amount.



This proposal is to remove that protection for people receiving –



Disability Living Allowance – High-Rate Care or Mobility Component



Personal Independence Payment – Enhanced Rate Daily living or Mobility Component



Employment and Support Allowance – Support Group Component



Carers allowance



Foster Carers recruited, trained and employed by the council



Universal Credit Claimants – with Limited Capacity for Work, Disabled Child Element and Carer element



The proposal is for these claimants to make a minimum payment of 50% of full council tax.



Some things that won't change



People who live in shared houses, for example residential care or shared supported housing.

In this case, the Landlord is responsible for Council Tax, and there are no proposed changes



There are no proposed changes to the disregards



There are no proposed changes for pensioners



People who live in households that pay full council tax will not be affected

Other support



An additional £1m set aside for [Council Tax Support Hardship](#). Policy and claim form will be reviewed and updated.



Working closely with Income and Debt teams to ensure recovery and benefit queries are dealt with together



[Severely Mentally Impaired \(SMI\) exemption](#) can be applied for if eligible - this could include learning disabilities.

£0

For people living on their own, this would reduce the bill to zero without the need to apply for Council Tax Support or hardship

Other things we're doing



We recently wrote to 30,405 Council Tax Support claimants and have updated our revenues mailbox auto-reply



The Council's telephone options, and website updated



Carers can apply for a Carer disregard which can reduce the bill by 25%



[Consultation](#) from 22/09/23 to 17/12/23



Plain English Council Tax Support 24/25 scheme to be commissioned



Increasing staff within Financial Assessment Service to deal with the increase in queries, debt advice and Hardship claims



Maintaining the [Cost-of-Living information](#) to get help with Housing costs, Debts and bills, Household Support Fund, extra income, saving energy and help with food.



Provide one-to-one support for households on request during the consultation stage.

BIG words

Jargon Buster



‘Protected’



A Local Authority can choose to ‘Protect’ some people from having to pay the minimum amount of council tax.

Many ‘protected’ people will get council tax bills for £0.



People do not need to apply to be protected.

Benefits



The decision is made by the Local Authority, often when a person applies for housing benefit.



'Disregard'



There is a 25% discount on Council Tax for people living on their own.



If someone is 'Disregarded' it means they do not count as living in a property for Council Tax, for example -



- ['Carers Disregards'](#)



- ['Severe Mental Impairment'](#) Disregards

25%

If a council taxpayer lives with one person who is 'disregarded' they will get the 25% discount as if they lived on their own.

50%

If 2 people live together and they are both 'Disregarded' the council taxpayer will get a 50% discount.



People need to apply for a disregard.

Some people who have never applied for a disregard may want to think about it if the proposed changes happen.



Exemption

£0

An 'Exemption' means there is no council tax due



'SMI' Disregard

If someone with an SMI disregard lives on their own, they are given an exemption.



'SMI' Disregards

If everyone who lives at a property has an SMI Disregard, the property is exempt from paying council tax



‘Working Age’

For Council Tax, working age means 18 – 66.



This would change of retirement age went up

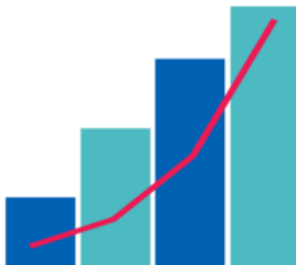


‘non-Dependant’

A non-dependant is a person who lives with you but is not liable for paying rent under a formal arrangement.



these are often people like grown-up sons and daughters or elderly relatives.



‘Council Tax Bands’



Council Tax is calculated in 'Bands'

These bands are based on the value of the property you live in



Band A is the cheapest property, and has the lowest council tax



Band H is the most expensive, and has the highest council tax



'Care Charges'



This is the contribution people make to their personal Budget.

You can find an easy Read Guide to Care Charges on MyLife [Personal Contribution \(Care Charges\) \(enfield.gov.uk\)](https://www.enfield.gov.uk/personal-contribution-care-charges)



'DRE'



This is the extra expense people have because of their disability



People can apply to have DRE reduced from their Care Charge.



You can find out more on the council website here - [Community based charges \(enfield.gov.uk\)](http://enfield.gov.uk)



'Council Tax Support'



This is help the Local Authority offers people to pay Their Council Tax

Some examples



These are a few examples of how these proposed changes could affect people with learning disabilities



They do not cover every aspect of the proposals, but we hope it will help people understand what the proposals mean in practice.



They use this year's council tax rates



Mary

Mary is 35 lives with her family

Mary doesn't work

She receives ESA support group and high-rate PIP

Mary goes to a day centre twice a week

Her mum looks after Mary, and her father and brother work

She contributes £54 a week (Care Charges)

Mary's family pay the full council tax and do not claim any support, so nothing will change.

Although Mary is 'non-dependant', this does not come into effect as the household pay the full amount.

Mary and her family will be **no worse off**.



Tony

Tony is 47, single and lives in his own flat.

His flat is in 'Band C'.

Tony doesn't work.

Tony gets Universal credit and PIP standard care rate.

Tony gets 12 hours 'Domiciliary Care' support.

Tony has been assessed as paying £42.75 in client contributions ([care charges](#))

This takes into account Council Tax contributions as 'Housing Related Expenses'

On existing support, Tony pays £6.10 a week (£26.23 a month), which is reduced from his [care charge](#)

Under the new proposals Tony would pay £12.45 a week (£53.54 a month).

This is because he will pay 50% rather than 24.5%

This will also be deducted from his [care charge](#) so Tony will be **no worse off**



Bob

Bob is 52, single and lives in his own flat

His flat is in 'Band C'

Bob doesn't work

Bob gets Universal Credit

Bob gets 10 hours a week 'Domiciliary Care' support

Bob has been assessed as paying £0 in client contributions
([care charges](#))

On existing support, Bob pays £6.10 a week (£26.23 a month)

Under the new proposals bob pay £12.45 (£53.54 a month)

This is because Bob would pay 50% of his council tax, instead of 24.5%

Bob will be **£6.35 a week** (£27.31 a month) worse off



Jasmin

Jasmin is 29 and has complex learning disabilities

She lives in her own flat with 24-hour support

Her flat is in 'Band C'

She receives ESA (Support Group) and high-rate PIP

She claims significant [DRE](#) and pays no client contributions

On existing support, Jasmin does not contribute to council tax

Under the new proposals she would pay £12.45 a week (£53.54 a month)

This is because she is no longer '[protected](#)' due to her disability benefits, and so would pay 50% council tax.

She would also get a single person discount.

Jasmin would be **£12.45 a week** (£53.54 a month) worse off

Jasmin could claim for an '[SMI exemption](#)'.

If successful she would **not pay anything**



Jack and Peter

Jack and Peter are partners and share a one-bedroom flat (Band A)

Jack does not work, and he received Universal Credit

Peter works part time, earning under £50 a week.

He is also on universal credit.

Neither Jack nor Peter gets social care support

On existing support, they would pay £6.13 a week (£26.37 a month)

Under the new proposals they would pay £12.51 a week (£53.81 a month)

This is because their contribution to Council Tax will go up from 24.5% to 50%

Jack and Peter will be **£6.38** a week worse off



Joe

Joe is 47 and lives in a 4-bedroom house that was left to him in a lifetime trust.

His house is in Band E

He 'lets' 2 bedrooms to other people with learning disabilities

One bedroom is used for their sleep-in staff.

They all have assessed and eligible needs and share personal assistants.

Joe receives ESA (Support Group) and higher rate PIP.

Both of Joe's housemates have 'SMI' [disregards](#)

On existing support, Joe does not pay Council Tax

Under the new proposals, Joe would be liable for council tax.

This is because he is no longer protected due to his disability benefits.

He would be eligible for the Disabled Band Reduction Scheme, as the sleep-in room is needed due to his disability.

This would reduce his bill to a band D property (£37.77)

As both his housemates are disregarded, he will pay 75% (£28.33)

He would get Council Tax Support, at 50% of a band C rate, less SMI disregards x2 (£16.60)

Joe's council tax bill would be **£12.45 a week (£53.54 a month)**

Joe could apply for an 'SMI' exemption for himself.

If successful, all residents are classed as SMI and would be entitled to an exemption and reduce the bill to zero



Mohammad

Mohammad is 26 and lives with his mother.

Their house is in Band D

Mohammad's mother is of 'working age'.

She does not earn money from work and receives universal credit and carers allowance.

Mohammad receives universal credit and PIP high rate

On existing support, the family would not contribute to Council tax

Under the new proposals Mohammad's mother would pay £21.17 a week

This is because she will no longer be 'protected' due to being in receipt of carers allowance.

She would get Council Tax Support based on 50% of a Band C property

Under the new proposals, Mohammad would also pay £5.52 a week as a 'non-dependant'.

Altogether the family would pay **£26.96** a week (£114.77 a month) worse off.

However -

Mohammad's mum could apply for a Carers Disregard.

If successful, she would receive a 25% discount.

Her Band D bill would then be £28.33.

She would still get Council Tax Support

This would be 50% of the Band C charge (less single person discount) - £12.47.

Her Council Tax bill would then be £15.88 a week (£62.28 a month)

If Mohammad pays Care Chares, the £5.52 would automatically be taken off his bill.

Mohammad could also apply for an 'SMI disregard'.

If successful, his mother would also get a 50% discount, so her bill would be £18.66.

She would get Council Tax Support of £8.30

The whole family would then pay **£10.36** a week (£44.55 a month)

