

# Proposed changes to Haringey Council Tax Reduction Scheme - FAQs

## 1. What is the Council Tax Reduction Scheme (CTRS)?

The CTRS helps residents to pay their Council Tax if they are on a low income.

## 2. Who qualifies for Council Tax Reduction (CTR)?

Residents who are on a low income qualify for CTR. The scheme is means-tested, taking into account a number of factors in a resident's financial circumstances, such as:

- A partner living in the property
- Children living in the property
- Anyone else living in the property
- Employment status and circumstances
- Access to benefits
- Any other income
- Savings, investment and property
- Outgoings
- The nature of the property (including the property band, etc)
- Any other financial information that a resident deems relevant to the assessment

## 3. How is the Council proposing to change the scheme?

We are proposing to increase the maximum level of support to 100% for households with children.

We are also proposing to update the scheme to align with a number of welfare changes.

If adopted, the proposed changes would apply to the 2019/20 CTRS. Every year, the Council agrees its CTRS for the following financial year.

## 4. Why is the Council proposing to change the scheme?

We want to provide more support to families, who are particularly struggling in the current financial climate.

We also want to update the scheme to improve the level of entitlements that are available to claimants when they are assessed for CTR.

## 5. What are the alternative options?

We have looked at a range of other options, including:

- No change to the existing scheme
- Increasing the maximum level of CTR to 100% for all working age claimants, not just those with children
- Limit the amount of CTR received in higher value properties to the amount provided in a designated band
- Alter the capital savings limit

## **6. Why has the Council rejected the alternative options?**

Do we need this? Potentially unnecessary to go through reasons against each alternative (as already in the consultation doc)

## **7. What does “working-age” mean?**

If you are aged over 16 and you haven't reached your state pensionable age, you are classed as “working-age”.

## **8. What does “pensionable age” mean?**

Pensionable age is the age at which you qualify for the state pension. To find out when you will reach your pensionable age, please visit the government's website: [www.gov.uk/state-pension](http://www.gov.uk/state-pension)

## **9. What does ‘dependant’ mean?**

By dependant we mean a ‘child’ or ‘young person’ who lives with the resident as part of the resident's household and for whom the resident is responsible.

A ‘child’ is a person under the age of 16 and a ‘young person’ is a person aged 16 – 19 for whom Child Benefit is payable.

## **10. What does ‘household with children’ mean?**

Households with children are any household that have a person under the age of 16 living in the address.

Under the scheme's rules, a ‘child’ is also defined as any person under the age of 20 for whom Child Benefit is payable.

## **11. Am I affected if I currently receive support under the scheme?**

The amount of support you receive under the scheme will change if:

- You are of working age; and/or
- You have children

## **12. Am I affected if I don't currently receive support under the scheme?**

If you have previously applied for support under the scheme and not qualified, your Council Tax bill will not change as a result of the proposed changes.

## **13. I receive a Council Tax Discount, Disregard or Exemption (e.g. a Single Person Discount). Am I affected by the proposed changes to the scheme?**

The proposed changes to the scheme do not affect the nature of (or your entitlement to) any of the Council's existing Discounts, Disregards and Exemptions.

**14. I'm a pensioner who currently qualifies for support under the Council Tax Reduction Scheme. Am I affected by the proposed changes?**

Unless your circumstances change, you will not be affected by the proposed changes to the scheme.

**15. Will the amount of Council Tax I have to pay go up if the scheme changes?**

If you currently do not qualify for support under the scheme, the proposed changes will not affect the amount of Council Tax you have to pay.

If you are a pensioner who currently receives support under the scheme, the proposed changes will also not affect the amount of Council Tax you have to pay.

A very small number of people who are of working age and who currently receive support under the scheme will see a slight increase in their Council Tax bill. We have provided case studies on our website ([here](#)) to illustrate examples of people who will pay more.

**16. I don't have children. Am I affected by the proposed changes?**

Yes, if you currently receive support under the scheme and if you are not a pensioner.

**17. Someone in my household has a disability. Am I affected by the proposed changes?**

Yes, if you currently receive support under the scheme and if you are not a pensioner.

If the person qualifies for a disability premium (full list can be found on our website [here](#)), you will already be 'protected' – and the maximum level of support will already be 100%. However, some of the proposed changes to update the scheme with wider welfare changes will affect the level of support you receive. Please see our case studies for more information.

**18. I care for someone in my household. Am I affected by the proposed changes?**

Yes, if you currently receive support under the scheme and if you are not a pensioner.

If the person is your partner and they qualify for a disability premium (full list can be found on our website [here](#)), you will already be 'protected' – and the maximum level of support will already be 100%. However, some of the proposed changes to update the scheme with wider welfare changes will affect the level of support you receive. Please see our case studies for more information.

**19. I am looking for working. Am I affected by the proposed changes?**

Yes, if you currently receive support under the scheme and you are not a pensioner.

**20. I have a low income. Am I affected by the proposed changes?**

Yes, if you currently receive support under the scheme and you are not a pensioner.

## **21. My son/daughter is a student. Am I affected by the proposed changes?**

Yes, if you qualify for support under the scheme and you are not a pensioner.

If you still receive Child Benefit for your son/daughter they will be treated as a child under the rules of the CTRS. This means they won't be treated as a non-dependant.

If you no longer receive Child Benefit for your son/daughter and they are aged 18 or over they are classed as a non-dependant and deduction may apply, unless your son/daughter is a full-time University student or you or your partner:

- Are registered blind, or
- Receive the care component of Disability Living Allowance, or
- Receive the daily living component of Personal Independence Payment, or
- Receive the Armed Forces Independence Payment

See our website for more [information on non-dependant deductions](#).

See GOV.UK for more [information on Child Benefit when your child turns 16](#).