

1. Who will be affected by the Council Tax Support changes?

Working age customers will be affected by the changes - including those that currently pay no Council Tax as they are in receipt of certain benefits such as Income Support, Job Seeker's Allowance (Income Based) and Employment Support Allowance (Income Related).

You are "Working age" if one of the following conditions applies:

Or

1. You have not reached the qualifying age for state pension credit;
2. You have attained the qualifying age for state pension credit and you or your partner if applicable is on income support, an income-based jobseeker's allowance or on an income-related employment and support allowance, or a person with an award of universal credit.

Customers that are not treated as being of working age will be protected from the changes.

Find out if you are old enough to claim Pension Credit [here](#).

2. I currently receive one of the benefits shown in question 1 above and do not have to pay Council Tax. Will I have to pay anything from 1st April 2013?

If you are in receipt of one of the benefits shown in Question 1 and are of working age, you will have to pay a minimum of 20% towards your Council Tax each year from April 2013 unless you are "protected" from the effects of the change. See Question 3 for who is protected.

3. Who will be protected from the requirement to pay a minimum of 20% Council Tax?

Working age customers in receipt of Council Tax Support will be protected from the requirement to pay a minimum of 20% towards their Council Tax each year where either they or a dependant in their household is entitled to one of the following:

- Disability Living Allowance or Personal Independence Payment,
- A Disability premium or Enhanced Disability Premium included in their Benefit entitlement,
- Disabled Earnings Disregard applied in their Benefit entitlement,
- Disabled Person's Reduction for Council Tax,
- War Widow's pension, War Widower's Pension or War Disablement Pension,

Protection from the requirement to pay a minimum of 20% Council Tax will also apply where you or your partner are in receipt of a Carer's Allowance.

4. I am currently in receipt of Benefits as I am on a low income and now I may have to pay 20% of my Council tax each year. How am I going to find the money to pay you?

Brent Council are looking into a number of ways of helping those affected to manage their finances and spread the extra cost throughout the year. The majority of accounts have already been set up to pay over 12 monthly instalments rather than the standard 10. If your instalments have not yet been extended to March 2014 you can request this by contacting the Council Tax enquiry line on 0208 937 1790.

Additionally you may want to consider breaking the monthly instalments shown on your bill into weekly amounts. You may find it easier to pay lesser amounts each week rather than one larger amount every month.

For more information about budgeting visit [The Money Advice Service](#).

If you cannot pay the full monthly instalment at least pay something each week or month. It is in your interest to reduce the amount you owe and stop arrears accruing. This is not a "one-off" bill; you will be liable for at least 20% of your Council Tax every year from now on. Whilst it will not stop recovery action it will be looked at more favourably if you have made payments.

If you still think you cannot afford to pay anything at all we strongly advise you to contact a debt advice service such as the [Citizens Advice Bureau](#) or [the National Debtline](#). These organisations will discuss your income and expenditure and advise you on how best to deal with your finances. Remember council tax is a priority debt ranking above loan repayments, telephone bills, TV subscriptions, etc. We regret that recovery action will happen if you pay or do nothing and will result in additional costs being incurred.

5. Will the changes affect my 25% discount given for me being the only adult resident in my home?

No. This discount is unaffected by the changes.

6. How will I be affected if I am unable to work but have savings over £6,000?

If you are of working age, you will not generally be entitled to Council Tax Support from 1st April 2013 as savings over £6,000 will prevent entitlement. However, if you are of pensionable age, you will be unaffected as the capital limit will remain at £16,000 under Government prescribed rules applied nationally.

7. Will the change in the savings cut off to £6,000 be the same for Housing Benefit?

No. The capital / savings cut off will remain at £16,000 for Housing Benefit for both working age and pensionable age.

8. Do the changes only apply to Brent Council?

No. Each Local Authority has to decide its own scheme. This means there may be different schemes with different rules in operation for each Local Authority; unlike at present where there is a single national scheme applied to all Local Authorities.

9. I am of working age and the amounts deducted from my Benefit entitlement for other adults resident in my home will be doubled. This means I will receive far less help paying my Council Tax. How am I supposed to pay the additional amount?

The level of the deduction applied to your claim will depend on the level of the other adults gross income – the greater their income the more they are expected to contribute towards your household expenses (including your Council Tax).

10. What if the other adult in my home does not contribute towards my household bills?

This is ultimately a matter for you and the other adult(s) resident in your household to address as appropriate. It is identical to the situation that previously existed under the old Council Tax Benefit scheme. The Council Tax Payer will however retain the legal responsibility for paying the Council Tax for their home.

11. Reducing Council Tax Support levels, does not encourage people to apply for jobs. I'm better off on benefits aren't I?

Due to reduced Government funding, the Council will have less money available to spend on Council Tax Support for the Borough from 1st April 2013 and therefore has had to make some difficult decisions when agreeing the new Council Tax Support scheme. However, there is a commitment to incentivise work and to this extent, under the new scheme applicants will be able to keep £10 per week more from their weekly earnings without it affecting their Council Tax Support entitlement.

12. Please explain what hasn't changed as well as what has.

The old national Council Tax Benefit scheme is generally replicated by the Council in the new Council Tax Support scheme apart from the key changes indicated on the Brent Council website.

13. Isn't the new scheme the same as Poll Tax?

The Council Tax Support scheme is not the same as the Poll Tax. In general terms, only one Council Tax bill is issued for a property to the resident owner or tenant unlike the Poll Tax where all adult residents were required to pay unless exempt. The Brent Council Tax Support scheme changes the level of support provided to some claimants from 1st April 2013 but also retains many of features that existed within the old national Council Tax Benefit scheme.

14. The least able to afford Council Tax are having large increases. Could wealthier people pay more Council Tax?

Council Tax is payable based upon the valuation band allocated to a domestic property and consequently, larger properties in higher valuation bands will generally attract a higher Council Tax for the Council Tax Payer. Discounts and exemptions may however be given where certain prescribed criteria are met. Resident Council Tax Payers on lower incomes may claim Council Tax Support which, dependent upon their circumstances, may lead to them having a reduced Council Tax bill. The above provisions are therefore intended to ensure that residents on lower incomes generally pay less than other residents

15. Will people in multiple households all have to make a contribution to the Council Tax under the new scheme rather than just one?

Under the old national Council Tax Benefit scheme, other adults in the household not liable to pay Council Tax would have an effect on the amount of Council Tax Benefit awarded. This is because a deduction was made from any potential Benefit entitlement based upon an assumed contribution made towards household bills dependent upon their income level. The same assumed deduction levels were applied to both working age and pensionable age applicants.

Under our new scheme, the deductions for assumed contributions differ for working age and pensionable age applicants. For pensionable age applicants, the amounts are prescribed nationally by the Government. For working age applicants, there are increased deductions set by the Council that take the assumed contributions closer to what the other adults might have had to pay if they were responsible for paying Council Tax in their own right.

16. The original principle of Council Tax was that people with the largest houses should pay more. Why don't you introduce further bands so that the larger houses pay more instead of reducing the amount of benefit poorer people receive?

We cannot introduce further Council Tax valuation bands as these are prescribed by the Government. As a consequence of reduced Government funding for Council Tax Support, we are seeking to reduce expenditure on our scheme by approximately £5.2M. We have been able to reduce this sum by approximately £1.2M through changes we have made to Council Tax discounts and exemptions leaving £4M to be met from within the other changes that we have made. We have tried to be as fair as possible in spreading the effects of the changes across our Council Tax Support customers.