Council Tax Support & Payment Plan Request <323004>

From:Rewired Rewired (re\_wired@ymail.com)

To:revs@enfield.gov.uk

Date: Tuesday 30 September 2025 at 20:01 BST

□ Subject line: Council Tax Support & Payment Plan Request <323004>

To Whom It May Concern,

I am writing regarding the Council Tax Liability Order issued against me for 109 Burncroft Avenue, EN3 7JQ (Ref: 323004). Due to bail conditions imposed on 02/08/2025, I have been unable to reside at this property or access mail directly. I only received the notice dated 23/09/2025 via a relative, as I am currently displaced and reliant on others for correspondence.

I am receiving:

- Personal Independence Payment (PIP)
- Universal Credit
- New-style ESA

I previously had a payment plan in place for my council tax and believed it was continuing, also the transition from ESA to Universal Credit caused unexpected deductions and confusion in my account, which has only recently been rectified. I did not intentionally fail to pay, and I am now seeking to resolve the matter responsibly.

I understand that as a protected claimant under Enfield's Council Tax Support scheme—due to my receipt of Personal Independence Payment (PIP) — I should be eligible for up to 40% support. I also live alone in a one-bedroom flat, which qualifies me for the Single Person Discount of 25%. Yet I've been issued a Liability Order for £662.08, which suggests either these reductions were not fully applied or that the scheme itself has shifted in a way that no longer reflects my circumstances.

I am formally requesting a full assessment of my liability, based on the following:

- I am in a protected group due to PIP, and my weekly income places me in Band 6, where I should receive the maximum uplift —not the minimum.
- I have been displaced from my home since 02/08/2025 due to bail conditions, meaning I have had no access to the property or direct mail.
- I was previously on a payment plan, which I believed was continuing. The transition from ESA to Universal Credit disrupted my finances and caused confusion, which has only recently been resolved.
- I am experiencing ongoing hardship and vulnerability due to health, legal restrictions, and reliance on others for basic correspondence.

## Why £662.08 Doesn't Add Up

The figure of £662.08 roughly aligns with what would remain after applying:

- The 25% Single Person Discount
- Approximately 40% Council Tax Support, as a protected claimant due to my Personal Independence Payment (PIP)

However, this number ignores a crucial fact: I was previously receiving **100% support**, and nothing in my situation has improved since then. In fact, my circumstances have worsened—displaced from my home by bail conditions, unable to work, and dependent on others to manage my mail and correspondence. So the question is clear: why am I suddenly liable for over £600 in Council Tax?

The root cause is Enfield's 2025/26 Council Tax Support scheme changes, which now:

- Require working-age claimants to pay at least 50% of their Council Tax bill (except for certain groups such as those under 25 or war widows)
- Cap support at Band C regardless of actual property band, penalizing those in lower bands
- Use income banding that unfairly penalizes claimants with multiple sources of benefits—even if their overall financial situation is no better

While the £662.08 may be mathematically "correct" under this new scheme, it is **ethically and contextually flawed** given my protected status and personal hardship.

In 2025, the High Court ruled against Trafford Council's new CTS scheme in a landmark case involving two vulnerable claimants (one disabled, one a carer) who were suddenly faced with full Council Tax bills despite previously paying nothing.

The court found that the scheme was:

- Unlawfully adopted, without proper democratic process
- Discriminatory against disabled people and carers
- "Obviously unfair" and "badly drafted"

This ruling sets a powerful precedent: CTS schemes that disproportionately impact vulnerable or protected claimants and proves these claims are already legally challenged and overturned.

## My Grounds for Challenge

- I was previously granted 100% support—this sudden liability is the result of a policy change, not improved financial circumstances
- I qualify as a protected claimant under Enfield's scheme due to PIP, and I should be receiving maximum support, not penalized for having multiple benefits
- I have been displaced since August 2025 with no access to my home or council correspondence, making enforcement without proper notification unfair and procedurally improper
- The Trafford case proves that schemes like this can be successfully challenged for being unlawful and discriminatory

I also request you to set up a payment plan to clear the remaining balance in affordable installments, should any liability remain after reassessment. Please confirm whether my protected status and Single Person Discount have been properly applied, and whether discretionary hardship support is available to further reduce or suspend enforcement.

I must also stress: this situation should not be recorded as a failure to pay. It is the result of systemic disruption, displacement, and administrative breakdown—not neglect. I am asserting my right to a fair and accurate record and due to the High Court ruled against Trafford Council for a 100% reduction to be re implemented.

Sincerely,
Mr. Simon Cordell
C/O Mrs. L Cordell
23 Byron Terrace
Edmonton, London N9 7DG
Council Tax Ref: 323004