

Shared Lives Camden Council Tax Assistance Eligibility Policy

Introduction

Shared Lives Camden recognises the importance our carers make to allow us to deliver support to some of Camden's most vulnerable residents.

To improve signup of 'main carer' and 'respite carer' households offering homes to our adult residents, a financial package of covering the 100% of cost of the annual Council Tax charge for the household has been agreed for those registered with the service and delivering support to Camden's residents. Those households providing 'back up carer' support are not eligible for the scheme as whilst they provide support to the service, its limited nature means the cost of including them in this new support could outweigh the benefits to Camden's residents.

This document sets out the eligibility criteria, how we will support in borough and out of borough households placing our residents through the 'shared lives' scheme and how we will manage risk to prevent duplicate support for some residents due to multiple local authorities placing adults in the same properties.

Definition of a 'shared lives' Camden carer

We have 3 types of carers providing support to Shared Lives Camden but only 2 of those types are eligible for the 100% Council Tax exemption, subject to meeting the criteria set out in this document.

The shared lives Camden carer types eligible for support are:

- **Main carer** – a carer registered with Shared lives Camden providing full-time live-in support in the carers home;
- **Respite carer** – a carer registered with Shared lives Camden offering respite or short breaks provision.

The shared lives Camden carer types not eligible for support are:

- **Back up carer** – a carer approved by Shared lives Camden offering a break specifically for the main carer.

Support levels and when support will start from

Once an eligible shared lives carer meets the requirements in this document, they will be eligible for support from 1 April 2024 (existing eligible carer) or 7 days from the date of taking on a placement (for new households signing up to the scheme). In the example of a 'new' shared lives carer this would mean if a new carer under the scheme took on a placement on 1 June 2024, the exemption would not start until 8 June 2024 and would be awarded for the rest of the financial year ending 31 March 2025. It would mean they would remain responsible for the Council Tax due between 1 April 2024 and 7 June 2024 in this example.

As respite carers will need to meet a minimum number of nights support (currently 52 nights) under the scheme it is expected awards for this category of carer will be retrospectively awarded once the 52 night minimum quota per year is met and backdated to either 1 April 2024 (if they are an existing provider) or 7 days from the start of taking on the first shared lives Camden placement (new provider).

Each award is annual ending on 31 March of the relevant financial year. However, if a carer continues to provide care in the subsequent financial year the Shared Lives Camden team will notify the Council Tax team and the exemption will continue from 1 April for the new financial year provided the eligibility criteria continues to be met.

If a carer does not meet the eligibility in a given financial year but does in the subsequent year they will be treated as a new supplier for the purposes of the discretionary Council Tax exemption and the exemption only awarded from 7 days after the first placement in that financial year (to align with the new provider eligibility date).

Where the provider (main carer or respite carer) meets the criteria but resides outside of Camden then assuming a host borough / local authority has not already compensated them for providing the same care in their host borough / local authority, then the cash equivalent of their annual Council Tax charge will be provided. The shared lives team will review the annual Council Tax charge for that borough as a daily charge (the annual cost divided by 365 days), the number of days support to be provided (i.e. the qualifying date to the end of that financial year) and calculate the cash equivalent support to be paid to the provider to cover their Council Tax charges.

Support levels ending

The shared lives team at Camden will monitor if a carer elects to deregister themselves from the scheme (voluntary decision to stop taking placements from shared lives Camden) or is deregistered by the shared lives Camden scheme itself for any reason.

For main carers, if this was part way through the financial year it would mean that the discretionary Council Tax exemption will end on 31 March of the financial year its being awarded for. For example, if the main carer was an existing carer and eligible for the discretionary exemption from 1 April 2024 but was de-registered on 1 June 2024, the exemption will run until 31 March 2025 and not 1 June 2024 only.

For respite carers, the risk of excess awards is limited as the awards of the Council Tax exemption are only made at the point they have provided 52 nights support to Camden's Shared Lives scheme. If, however, they deregister or are deregistered by the scheme after the 52nd night of support, the exemption would still be applied until the end of the financial year they have delivered 52 nights support for.

At the point any award of a council tax exemption for Camden households meeting the eligibility criteria for the scheme is made for the financial year to which it relates, the shared lives team will advise the household in writing of the start date the exemption is for and that it runs until 31 March of that financial year only (even in the event the team renew it in the subsequent financial year it must be advised it's a 1 year award at a time to comply with requirements around discretionary council tax exemptions).

For 'out of borough' households providing support, payment has to be calculated manually with evidence provided (and relevant checks with the relevant applicable authority) to both ensure the amount of cash to be compensated by Camden to cover the Council Tax is both correct and not a duplicate in the event they are also caring for children placed by another local authority and therefore in effect having the cost of their Council Tax covered twice.

Do eligible households need to apply for the new discretionary Council Tax exemption?

No.

If they are a Camden resident, the Shared Lives Camden team will notify the Council Tax department of who is eligible for this exemption and the date they are eligible from once the team are satisfied the carer is eligible and that, in the case of an 'out of borough' provider, the Council Tax has not already been supported through the relevant local authorities own Shared Lives schemes. This will be repeated annually once a carer has signed up for Shared Lives Camden and meets the eligibility criteria set out below for the relevant carer type.

If the shared lives team deem a household to be eligible for Camden's discretionary Council Tax exemption, they will notify the household that the exemption is being awarded and will end on 31 March of the current financial year but will be awarded again in the next financial year if they remain eligible.

This notification by the shared lives team at the point of deciding a household is eligible is key due to rules regarding the revocation or removal of a discretionary Council Tax exemption.

If the shared lives team deem an out of borough household is eligible they will seek evidence of the Council Tax charged (and that the host borough / local authority have not also exempted the household from Council Tax already due to any placements they may have made under their own schemes) along with a copy of a recent bank statement for the claimant. The bank statement is required to satisfy the Councils anti-fraud and money laundering payment requirement pre-requisite to check the bank account information before issuing a payment.

Eligibility Criteria

Below sets out the eligibility criteria for our 2 types of carers who may be eligible for the discretionary Council Tax exemption.

Main carers:

- Carers must have been approved to work for Camden's 'shared lives' scheme by the independent shared lives panel;
- The carer must have a Camden shared lives scheme resident aged 18 or over in the property
- Must have provided 8 weeks full-time placement through Camden's scheme (this is to align to the placement review point in which the carer and Camden Shared Lives agree if the placement is to continue or not);

- The 8 weeks full-time minimum placement period include the 28-day notice period for carers which accounts for the placement leaving unexpectedly, the care provider is deregistered or deregisters themselves, etc. This is to ensure eligible carers are not penalised for factors that may be beyond their control.
- The Council Tax discretionary discount will be applied to the relevant Council Tax account retrospectively either to 1 April (where its an existing provider in place before 1 April 2024) or 7 days after they have their first placement, once they have met the 8 week full-time placement criteria for the financial year in which the discount is to be applied

Respite carers:

- Carers must have been approved to work for Camden's 'shared lives' scheme by the independent shared lives panel;
- The carer must have a Camden shared lives scheme resident aged 18 or over in the property
- Must provide 52 nights care for Camden residents across the financial year. The exemption will be retrospectively applied to once they meet this requirement.
- The 52 nights can be across any period (back to back; sporadic; etc.).
- On occasions it might be that the carer was available to provide the 52 nights support for Shared Lives Camden but Camden did not have sufficient referral numbers to place. The Shared Lives Camden team will hold records and if the provider can demonstrate they had capacity aligned to the nights Camden did not have sufficient referrals the provider will be deemed eligible for the exemption.

Council Tax exemption vs cash payment and why some out of borough providers will not receive support

Camden has a duty to protect the public purse. The support offered by Camden is purely to cover the cost of Council Tax due either directly to Camden or to another borough / local authority where the shared lives carer signed up to Camden's scheme lives elsewhere.

As a result, if the shared lives carer resides in Camden this will be applied as an exemption to their Council Tax account only. If they have made any payments towards the Council Tax for the financial year concerned at the point they are deemed eligible, they will be refunded any overpayment of monthly instalments paid prior to the discount being credited to their Council Tax account. No direct cash equivalent of the annual Council Tax charge will be offered.

However, the Council recognises that some of our support is provided by out of borough carers which means that the Council cannot directly apply any council tax exemption. In these instances we would need to issue cash payments to eligible 'out of borough' providers under our Shared Lives Camen scheme. In doing so, the Council recognises that a number of authorities are looking at a similar discretionary Council Tax exemption to encourage more carers to assist them which could see an out of Camden shared lives carer being exempted by the host borough / local authority directly where the household has taken on residents from that local authority too. In these instances, Camden would not offer a cash equivalent for the Council Tax due for that local authority as there is no Council Tax due as a result of the host authority already removing the burden.

Whilst we acknowledge this reduces the incentive for out of borough shared lives carers to support Camden residents, this is to ensure fairness as issuing a payment for the equivalent cost of the Council Tax that would have been due before the host borough / local authority exempted them would mean they have received double the support of our 'in borough' carers who would only receive the Council Tax exemption.

Checks the shared lives team will undertake when issuing awards.

In borough placements:

- A check of the Council Tax account charge will be made to ensure the care provider is liable and to determine how much exemption is to be supplied (in the event the exemption is to start after 1 April of the relevant financial year)
- Our internal records that the 28 day minimum placement criteria has been met

Out of borough placements:

- The care provider must provide a copy of their latest Council Tax bill for the year the payment is to be made towards
- We will contact the host borough / authority to check if they provide a Council Tax exemption for their placements and if one has been applied to the household due to any placements they have made.

Follow up reviews around cash awards to cover out of borough placements

As Camden has a duty to protect the public purse and provide fairness through this scheme we reserve the right to undertake periodic reviews with the relevant borough / local authority to ensure that we are not issuing a cash payment for a duplicate period that the relevant borough / local authority have exempted themselves for the same purposes.

The scheme is to remove the burden of the cost of Council Tax only to providers and not an additional cash payment in the event that burden has been removed by another borough / local authority which would in effect double the support to that household and mean 'in borough' providers receive less support (as they'd only receive the exemption not a duplicate cash payment too).

We also reserve the right to advise other local authorities of awards issued under our scheme where they may seek to ensure the same checks are done to prevent the same issue with support they wish to provide for their own 'in borough' and 'out of borough' providers.

Action the Council will take where a cash payment has been made and identified it should not have been.

If information comes to light that a payment has been claimed but the host authority for the out of borough provider has already exempted the Council Tax on that property for the same period, we will raise an invoice immediately for repayment.

Our repayment terms are within 28 days and the invoice will be accompanied with a letter explaining why the payment must be returned in full to the Council.