

Representations from members of the public



Sent: 30 July 2013 11:46

To: Scrutiny

Subject: Council Tax and how it affects Disabled people.

After I nearly died three years ago with Pneumonia I decided to take out an "Over 50's" Plan because I realized I had no insurance to pay for my Funeral if I had died. I have no savings and I am estranged from my family so I considered I was responsible for those costs. I took out two policies which will realize £5,500 upon my death, which I considered would cover my costs. I pay £19.00 a month out of my benefits to pay for this.

In February I was informed by Torbay Council that I was going to have to pay £17.00 a month in Council Tax, which I am now paying. Unfortunately I cannot pay the two as this is £36.00 a month that I cannot afford, as I was starting to struggle with my Policy payments at the time in any case.

This only leaves me only drastic one option, and that is to stop my Policy payments and continue with my Council Tax payments. This means that when I die I will have no money to put towards my Funeral costs and I will have to rely on a "Paupers Funeral" which I am entitled to.

To me, this is sad, because I have been paying this Policy for the last three years only for circumstances, not of my making, to ruin my plans and for the Taxpayer to pick up the bill.