

Appendix 1

Change to scheme	Reduction in council tax support	Approximate cases affected	Comments and examples of claim types and potential change for the year
Reducing the capital limit to automatic exclusion from £16,000 to £8,000	£33,000	70 cases	10 cases would lose over £1,000 Couple with £15,500 savings to lose £1,590.00 Couple with one child with £12,700 savings to lose £1,253.00
Remove second adult rebate. This is where a customer who is working has another adult occupier in their property and the occupier is on a low income, therefore the customer receives up to a 25% reduction, equal to their single person discount	£28,000	140 cases	39 cases would lose over £300.00 Single claimant in band G property with an elderly relative will lose £597.67 (with 2AR claims we do not always know the income of the claimant)
Increase deductions for all working non-dependants. (Non-dependants are other adult occupiers over 18 years old) Current weekly deductions based on weekly wages are: Up to £183 - £3.30 deducted £183 to £316 - £6.55 deducted £316 to £394 - £8.25 deducted Over £394 - £9.90 deducted Proposed change: Up to £100 - £5.00 deducted	£92,000	340 cases	65 cases would lose over £400.00 Couple on job seekers allowance with two adults over 18 and both working will lose £790.00 – current weekly deduction for two over 18's is £3.30 and £6.55 – would change to £5.00 and £15.00

£100 to £179 - £10.00 deducted Over £180 - £15.00 deducted			
Make deductions of £3.50 per week for all non-working non-dependants	£43,000	210 cases	14 cases would lose over £300.00 Couple on job seekers allowance with 3 children and 2 non dependants out of work will lose £364.00
Increase taper to 22.5p in the pound – (for every pound above your basic needs (applicable amount) the benefit is reduced by the taper level – which is currently 20p for council tax benefit and 65p for housing benefit)	£103,000	1980 cases	185 cases would lose over £100.00 Couple with 2 student non dependants would lose £148.00 – it should be noted that this case would also lose benefit under the option above (make deductions of £3.50 per week for all non-working non-dependants)
Reduce earned income disregard for lone parents from £25.00 to £15.00 (couples disregard is £10.00)	£60,000	650 cases	478 cases will lose £104.00 Lone parent with one child weekly income is £273.45 would lose £2.00 per week (£104.00 p.a.)
Restrict benefit to council tax band F level	£7,000	32 cases	6 cases would lose over £300.00 Single claimant on job seekers allowance with 3 children and 1 non dependant on income support in band G property would lose £313.00 – if the option to make a deduction for non-working non-dependants is agreed then an additional £182.00 would also be lost
Restrict benefit to council tax band E level	£29,000	105 cases	40 cases would lose over £300.00 Single claimant receiving full benefit in band G property would lose £478.00 Couple with four children in receipt of job seekers allowance in a band G property would lose £625.00
Reduce benefit by 10% for all passported benefit cases – (claimants	£530,000	4940 cases	2775 cases would lose over £100.00

who receives another benefit that entitles them to maximum council tax benefit, income support, job seekers allowance, employment and support allowance)			Single claimant with 3 children and 1 non dependant living in band G property would lose £235.00 - if the option to make a deduction for non-working non-dependants is agreed then an additional £182.00 would also be lost
Reduce benefit by 10% for all non-passported cases – (claimants not receiving another benefit that entitles them maximum council tax benefit)	£310,000	3548 cases	1220 cases would lose over £100.00 Single claimant of 58 with a weekly income of £99.00 in a band G property would lose £4.60 per week (£240.00 p.a)
** Reduce benefit by 20% for all passported benefit cases – (claimants who receives another benefit that entitles them to maximum council tax benefit, income support, job seekers allowance, employment and support allowance)	£1,070,000	5177 cases	2700 cases would lose over £200.00 Lone parent with 4 children living in a band E property would lose £6.61 per week (£345.00)
** Reduce benefit by 20% for all non-passported cases – (claimants not receiving another benefit that entitles them maximum council tax benefit)	£,630,000	3858 cases	1150 cases would lose over £200.00 per week Couple with 3 children with weekly income of £255.00 would lose £5.28 per week (£275.00)

** Extracted on newer data and therefore numbers do not tie up exactly with reducing benefits by 10% options

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