

EAST HERTS COUNCIL

Council Tax Reduction Scheme

(known as Council Tax Support)

**Proposed Support Scheme Rules
2013 – 2014**

'Easy Read Guide'

FINAL DRAFT

Council Tax Support Guide

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What is Council Tax?

Council Tax is a local tax collected and used by councils to fund local services including education, refuse collection and social services as well as the Police Authority and Fire & Civil Defence. The Council receives money from the government and income from Business Rates, although this is not enough to cover the whole cost of Council services. The difference is made up by Council Tax.

It is based on a banded property valuation of dwellings. The amount of Council Tax you pay will depend on the number of adults living in the property and the Council Tax band the property is in.

Council Tax bands

The amount of Council Tax you have to pay depends on the valuation band into which your property has been allocated.

The amount payable by individual taxpayers will however differ due to rebates, discounts and other reductions, which might apply.

The various Council Tax valuation bands for East Herts Council can be found on our website .

Who has to pay Council Tax?

Usually one person, called the liable person, is responsible to pay Council Tax. Nobody under the age of 18 can be a liable person.

Couples living together will both be jointly and severally liable. This applies whether the couple is married, cohabiting or in a civil partnership.

What is Council Tax Support?

Council Tax Support is help for anyone who is on a low income to pay their Council Tax. Council Tax Support is worked out by your local Council using rules of the Council Tax Support scheme. The Council Tax Support scheme rules are determined by your local council within guidelines from the Government.

Who can get Council Tax Support?

Anyone who has a liability to pay Council Tax in the UK can apply for Council Tax Support but entitlement will depend on your family circumstances and how much income and capital you have.

If you live with your partner, either one of you can claim Council Tax Support and your income and capital will be assessed together. This applies whether the couple is married, cohabiting or in a civil partnership.

Who cannot get Council Tax Support?

- People with no liability to pay Council Tax
- People who own a property but do not live in it
- People with savings or capital over £16,000 or if they live with a partner and have combined savings over £16,000, unless you or your partner receives Guarantee Pension Credit
- People from overseas or who have recently come to live in the UK may have difficulty claiming Council Tax Support, depending on their immigration status
- Most students don't have to pay Council Tax therefore are not entitled to Council Tax Support but there are a few situations in which a student may be liable to pay

How do I make a claim?

The person who is liable to pay the Council Tax bill or their partner can make a claim for Council Tax Support.

You can claim Council Tax Support at any time, in one of the ways below:

- By applying on-line via our website www.eastherts.gov.uk
- By telephoning the Revenues and Benefits service on 01279 655261 to request an application form
- By completing the forms given to you by the Job Centre or Pension Service when you claim Income Support, Jobseeker's Allowance, Employment and Support Allowance or Pension Credit.
- By obtaining a form from our offices in Wallfields, Hertford or Charringtons House, Bishops Stortford and returning the completed form to us.
- Council Tax Support application forms are also available from most social landlords when you sign for a new tenancy.

Whichever way you choose don't delay, as you may lose some Council Tax Support. For contact details and opening times for places you can collect and drop forms off, please see page 20.

How is my Council Tax Support calculated?

To work out your Council Tax Support the council will look at your:

- Council Tax Charge – your current yearly Council Tax charge will be converted to a weekly amount
- Applicable Amount - this is a set amount the Council says you and your family need to live on each week. It is based on your personal circumstances, such as your age, the ages and size of your family and whether you or any of your family is disabled (see pages 7, 8 and 11)
- Income - money that you and your partner have coming in including earnings, some benefits and tax credits and things like occupational pensions, your savings and your partner's savings and any other form of capital (see pages 9 to 11)
- Non-dependants - whether any other adult who lives with you could help with paying the Council Tax (see page 14)

Some of the Council Tax Support rules are different for customers of working age and customers of state pension age. Any differences in the rules are explained further in this guide.

- Working age – aged 18 to state pension age (see pages 7 to 10)
- State pension age – qualifying age for Pension Credit (see pages 11 to 14)

You will normally get maximum Council Tax Support less any deductions for non-dependants if you receive one of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance or
- Guarantee Pension Credit

These are called 'passported benefits'.

If you do not get a 'passported benefit' we have to compare the money you have coming in (your income) to your needs (applicable amount).

If you have less than or the same income as your applicable amount

If your income is less than or the same as your applicable amount you will get the full amount of Council Tax Support less any non-dependant deductions.

Council Tax Support can be granted for up to 91.5% of your net Council Tax liability if you are of working age and 100% of your Council Tax liability if you are pensionable age, **less:**

- 8.5% will be deducted from your full liability if you are working age before any calculation is made
- Any Council Tax discounts you may be awarded (see page 19)
- Any deductions we make for other adults living with you. These people are called non-dependants (see page 15)

If you have more income than your applicable amount

If your total net income is more than your applicable amount, then your full Council Tax Support will be reduced by 20p for every pound you have above your applicable amount, and then by any non-dependant deductions.

The calculation works like this:

- Your weekly Council Tax liability is reduced to 91.5% = your adjusted council tax liability
- Deduct your applicable amount from your net income
- Any income left is called 'excess income'
- Deduct 20% of the excess income from your adjusted Council Tax liability
- If there are any non-dependants in the household apply the relevant non-dependant deduction
- The figure you are left with is the amount of weekly Council Tax Support that you qualify for

Example

Harry is 57 and lives in a band A property. He works and his net income is £100.00 per week. Harry's 26 year old son, John lives with him. John works and earns £120 gross per week.

His entitlement is calculated as follows:

Council Tax Liability (wkly)	£18.61	Eligible for Support (adjusted liability)	£17.03
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Net income	£100.00
Applicable amount	£71.00
Non-dependant deduction	£3.30 (for John)

- £100.00 - £71.00 = £29.00 (excess income)
- £29.00 x 20% = £5.80
- £17.03 - £5.80 = £11.23 basic Council Tax Support

- £11.23 - £3.30 = **£7.93 Council Tax Support**

Therefore based on above calculation there will be £10.68 per week to pay.

Information for people of Working Age

When will my Council Tax Support start from?

Normally we will start your claim from the Monday after we receive your application form.

It is therefore very important that you send your application form to us or contact us as soon as possible because it affects the date your Council Tax Support claim will start from.

Can my Council Tax Support be backdated?

If there was a reason which stopped or delayed you claiming Council Tax Support you can ask for your claim to be backdated so that it starts from an earlier date.

In order for a back-date of Council Tax Support to be allowed you will have to show good cause why you did not apply earlier.

There is no formal definition of good cause; each case will be decided according to its own individual situation.

The maximum period that a Council Tax Support claim can be backdated is six months from the date we receive the backdate request.

How is my applicable amount worked out? (Working age)

Your applicable amount represents the needs of you and your family, if you have one. The applicable amount is made up of three parts:

- A personal allowance
- Personal allowances for children in your family
- Premiums

Your allowance and any premiums which may apply are added together to give your applicable amount. This is individual to your particular circumstances and cannot be altered unless your circumstances change.

Personal Allowances (figures may be subject to change from April 2013)

Your applicable amount always includes a personal allowance. Different amounts apply according to your age and whether you have a partner.

If you are looking after children (other than foster children) then you get a personal allowance for each child included in your applicable amount. This allowance is included until Child Benefit for that child ends.

Single aged 18 to under 25	£56.25
Single aged 25 – under state pension age	£71.00
Single parent aged 18 – under state pension age	£71.00
Couple one or both aged 18 – under state pension age	£111.45
For each dependent child	£64.99

Premiums (figures may be subject to change from April 2013)

As many premiums as you qualify for can be added to make up your applicable amount.

A family premium will be included if you have any dependent children in your household. No matter how many children you have, you only get one family premium.

Certain disability premiums can be included in your applicable amount if you or people in your family have a disability:

Family	£17.40
Disability – single	£30.35
Disability – couple	£43.25
Disabled child	£56.63
Enhanced Disability – Single	£14.80
Enhanced Disability – Couple	£21.30
Enhanced Disability – Child	£22.89
Severe Disability – Single	£58.20
Severe Disability – Couple one qualifies	£58.20
Severe Disability – Couple both qualify	£116.40
Carer	£32.60
ESA work component	£28.15
ESA support component	£34.05

Example - we'll see more examples of Simon later

Simon is a single parent aged 27 with two children aged 4 and 7.
His applicable amount is made up of:

- Personal allowance £71.00
- Personal allowance for his children (2 x £64.99) £129.98
- Family premium £17.40

Total applicable amount = £218.38

What income do you take into account? (Working age)

If you or your partner receives Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, this is the only income we take account of.

If you do not receive one of the above benefits you must tell us about all the income you and your partner receive so we can calculate your Council Tax Support.

We use net income from earnings from an employer or self employment; this is what is left after tax, national insurance and half your pension contribution is deducted.

Before your Council Tax Support is worked out we allow you a standard earnings disregard from your wages. In addition there is a further earnings disregard if you or your partner work over 30 hours, or over 16 hours for certain people.

Earnings Disregards (may be subject to change from April 2013)

Single customer	£5.00
Couple	£10.00
Lone parent	£25.00
Disabled, carer or special employment	£20.00
Additional earnings 16/30 hours work	£17.10
Permitted earnings(related to disability benefits)	£20 or £97.50

In certain circumstances we can also allow a child care disregard from your earnings providing you pay child care to a registered child care provider.

Childcare for 1 child	Up to £175.00 per week
Childcare for 2 or more children	Up to £300.00 per week

Some forms of income are disregarded in the calculation:

- Disability Living Allowance
- Personal Independence Payment
- Child Benefit
- Child Maintenance
- War Disablement Pension
- War Widows Pension
- Adoption Allowance
- Fostering Allowance
- Special Guardianship Allowance
- Permitted Earnings (i.e. earnings allowed by the Job Centre Plus for people receiving certain sickness benefits)
- Charitable or voluntary payments

You must tell us about all the income you receive even though we might not include this in your calculation.

Example – using Simon again from earlier

Simon works for 16 hours a week, his total income is:

- Wages £97.28 net (no Tax or NI to deduct)
- Child Tax Credit £132.96
- Working Tax Credit £96.27
- Child Benefit £33.70

His gross weekly income totals £360.21 per week

From this we deduct the following earnings disregards:

- Lone parent £25.00
- Additional earnings £17.10

The following income is also disregarded:

- Child Benefit £33.70

His total net weekly income used in calculation is £284.41

What about my savings? (Working age)

If you have savings over £16,000 you will not be entitled to Council Tax Support.

Savings of less than £6,000 are ignored, but you must still tell us about them.

If you do not receive Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance we need to know about money you and your partner have in:

- The bank or building society
- Shares
- National Savings Certificates
- ISAs/TESSAs
- Any property (except the one you live in) or
- Land you own
- Any other savings or capital you might have

These may be included in the calculation of your Council Tax Support as tariff income.

Tariff income

If you have savings or capital less than £15,999.99 we will add an extra weekly income of £1 for every £250 of savings you have over £6,000.

Example

If you have £8,500 in savings, £10 per week will be added to your income figure when working out your Council Tax Support:

$£8,500 - £6,000$ (disregarded) = £2,500 difference

$£2,500/250 = 10$

£10 would be added to your weekly income

Information for people of state pension age

When will my Council Tax Support start from?

Normally we will start your claim from the Monday after we receive your application form.

It is therefore very important that you send your application form to us or contact us as soon as possible because it affects the date your Council Tax Support claim will start from.

Can my Council Tax Support be backdated?

People who have reached state pension age may have their claim treated as made earlier, up to a maximum of three months without having to show good cause.

How is my applicable amount worked out? (State pension age)

Your applicable amount represents the needs of you and your family, if you have one. The applicable amount is made up of three parts:

- A personal allowance
- Personal allowances for children in your family
- Premiums

Your allowance and any premiums which may apply are added together to give your applicable amount. This is individual to your particular circumstances and cannot be altered unless your circumstances change.

Personal Allowances (may be subject to change from April 2013)

Your applicable amount always includes a personal allowance. Different amounts apply according to your age and whether you have a partner.

If you are looking after children (other than foster children) then you get a personal allowance for each child included in your applicable amount. This allowance is included until Child Benefit for that child ends.

Single aged over state pension age to under 65	£142.70
Single aged 65 or over	£161.25
Couple one or both aged over state pension age to under 65	£217.90
Couple one or both aged 65 or over	£241.65
For each dependent child	£64.99

Premiums (may be subject to change from April 2013)

As many premiums as you qualify for can be added to make up your applicable amount.

A family premium will be included if you have any dependent children in your household. No matter how many children you have, you only get one family premium.

Certain disability premiums are included in your applicable amount for people in your family with disabilities:

Family	£17.40
Disabled Child	£56.63
Enhanced Disability – Child	£22.89
Severe Disability – Single	£58.20
Severe Disability – Couple one qualifies	£58.20
Severe Disability – Couple both qualify	£116.40
Carer	£32.60

Example - we'll see more examples of Maud later

Maud is aged 67 and lives with her partner who is 64.
Their applicable amount is made up of:

- Personal allowance £241.65

Total applicable amount = £241.65

What income do you take into account? (State pension age)

If you or your partner receives Guarantee Pension Credit, this is the only income we take account of.

If you or your partner receives Savings Pension Credit only we will work out your Council Tax Support based on the Assessed Income figure and amount of your Savings Credit provided by the Pensions Service.

If you do not receive either type of Pension Credit you must tell us about all the income you and your partner receive so we can calculate your Council Tax Support.

We use net income from earnings from an employer or self employed; this is what is left after tax, national insurance and half your pension contribution is taken out.

Before your Council Tax Support is worked out we allow you a standard earnings disregard from your wages. In addition there is a further earnings disregard if you or your partner work over 30 hours, or over 16 hours for certain people.

Single customer	£5.00
Couple	£10.00
Single parent	£25.00
Disabled, carer or special employment	£20.00
Additional earnings 16/30 hours work	£17.10
Permitted earnings (related to disability benefits)	£20 or £97.50

In certain circumstances we can also allow a child care disregard from your earnings providing you pay child care to a registered child care provider.

Childcare for 1 child	Up to £175.00 per week
Childcare for 2 or more children	Up to £300.00 per week

Some forms of income are disregarded in the calculation:

- Disability Living Allowance
- Attendance Allowance
- Child Benefit
- Child Maintenance
- Child Tax Credit
- War Disablement Pension
- War Widows Pension
- Adoption Allowance
- Fostering Allowance
- Special Guardianship Allowance
- Permitted Earnings (i.e. earnings allowed by the Job Centre Plus for people receiving certain sickness benefits)
- Charitable or voluntary payments

You must tell us about all the income you receive even though we might not include this in your calculation.

Example – using Maud again from earlier

Maud and her partner are in receipt of Savings Pension Credit, their weekly income is:

• Assessed Income Figure	£257.47
• Savings Credit	£7.99

Their total net weekly income is £265.46

What about my savings? (State pension age)

If you have savings over £16,000 you will not be entitled to Council Tax Support unless you receive Guarantee Pension Credit.

Savings of less than £10,000 are ignored.

If you do not receive Guarantee Pension Credit we need to know about money you and your partner have in:

- The bank or building society
- Shares
- National Savings Certificates
- ISAs/TESSAs
- Any property (except the one you live in) or
- Land you own
- Any other savings or capital you might have

These may be included in the calculation of your Council Tax Support as tariff income.

Tariff income

If you have savings or capital less than £15,999.99 we will add an extra weekly income of £1 for every £500 of savings you have over £10,000.

Example

If you have £12,500 in savings, £5 per week will be added to your income figure when working out your Council Tax Support:

$£12,500 - £10,000$ (disregarded) = £2,500 difference

$£2,500/500 = 5$

£5 would be added to your weekly income

Information for people of working age and state pension age

What happens if other adults (non dependants) live with me?

Depending on the income of any other adults aged 18 and over who live with you there may be a deduction from your maximum Council Tax Support.

There are five levels of non-dependant deduction based upon the gross income of each non-dependant. In the case of a non-dependant couple we will include one deduction based on the total of their income.

Deduction	Working over 16 hours a week:
£3.30 per week	for those who have gross income of less than £183 per week
£6.55 per week	for those who have gross income of £183 to £315.99 per week
£8.25 per week	for those who have gross income of £316 to £393.99 per week
£9.90 per week	for those who have a gross income of £394 or more per week
£3.30 per week	Working less than 16 hours a week or not working:

(may be subject to change from April 2013)

Example

Simon's brother and sister in law move into Simon's property.

Their joint gross income is £325.45 weekly

£8.25 would be deducted weekly from any Council Tax Support that Simon was awarded

There is no deduction taken for non-dependants who are getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credits.

We do not take non-dependant deductions from your Council Tax Support if you or your partner are registered blind, are receiving Attendance Allowance or the care component of Disability Living Allowance.

What documents will I need to provide?

You will need to provide proof of:

- Identity and national insurance number for you and your partner
- Your income and savings
- The income of all other adults that live with you

Examples of evidence you can provide are:

- State benefit notification letters
- Payslips
- Driving licence, passport or original birth certificate
- Savings account books
- Bank statements for all bank accounts showing the last two full months transactions

We must see original documents - photocopies are not acceptable.

If you don't have all the documents you need, you should still send in your form and then send the additional documents later.

When we are looking at your claim we may write to you asking for more information. If we do this please send the information quickly as a delay may affect your benefit.

How will I know how much Council Tax Support I'll receive?

You will receive a Council Tax Support notification letter that will give you the following information:

- The amount of Council Tax Support you will receive
- When we have paid it from
- How the Council Tax Support was calculated

If you qualify for Council Tax Support it will be paid directly onto your Council Tax account and you will receive a reduced bill. This will tell you how much your new Council Tax amount is and how much you need to pay each month.

It is important that you read this notification letter and tell us immediately if any of the details or information used in the calculation is wrong.

How long is my Council Tax Support paid for?

We can carry on paying your Council Tax Support for as long as your circumstances stay the same.

But, we will have to check the information we are using to work out your level of support from time to time.

To do this we may telephone you, visit you or send you a form to fill in. You must give us the information we need when we contact you so we can carry on paying your Council Tax Support.

What changes do I need to tell the Council about?

As Council Tax Support is calculated based upon your individual circumstances then you need to let us know if your circumstances change.

You must tell us about these changes in writing – a phone call is not enough. Do not rely on anyone else to give us the information or pass a message on, not even the Job Centre, Pensions Service or HM Revenues and Customs.

You must tell us within one calendar month of the change happening. If you do not tell us that your circumstances have changed you may lose out on Council Tax Support or be paid too much. If you receive too much, we will ask you to repay it. (See page 18)

Examples of changes you must tell us about include:

- If you change your address
- If you or your partner's income changes
- If the amount of your or your partner's savings or capital change
- If you or your partner stop getting Income Support, Employment and Support Allowance or Jobseeker's Allowance
- If you or your partner remain in hospital for 52 weeks
- If anyone joins or leaves your household
- If anyone in your household has a change in their income
- If you or your partner stop receiving Child Benefit for a young person who had continued in further education

If you are not sure about whether or not you need to tell us about a change, ring us on 01438 242242 to check, call into our Customer Service Centre, Daneshill House, Stevenage or write to us with the details.

For contact details and opening times for places you can report changes, please see page 21

What is an extended payment?

You can get an extended payment if you were unemployed and were receiving one of the following qualifying benefits continuously for at least 26 weeks:

- Income Support
- Income-based Jobseeker's Allowance
- Incapacity Benefit
- Severe Disablement Allowance or
- Employment and Support Allowance

And this stopped because:

- Either you or your partner started work or
- Have increased your hours of work to more than 16 hours per week

And that work is expected to exceed five weeks.

The extended payment period will be for four weeks from the Monday following the day after your qualifying benefit has stopped as long as you continue to have a liability to pay Council Tax.

You will get the same amount of Council Tax Support as you did when you were in receipt of your qualifying benefit for those four weeks.

You do not have to claim for an Extended Payment, we will award it to you if you meet the qualifying conditions.

If I've been paid too much Council Tax Support, what will happen?

If you have been paid too much Council Tax Support, your entitlement will be recalculated and an overpayment will be created.

What is an overpayment?

An overpayment is any amount of Council Tax Support which has been paid to you but you were not entitled to receive.

Will you expect me to pay the money back?

If we pay you too much Council Tax Support, we will usually ask you to pay back what we've overpaid.

We can ask for the money back if it:

- Was your fault
- Was caused by a third party but you could have realised you were being overpaid
- Was our fault but you could have realised you were being overpaid

How do you get the money back?

The Council Tax office will send you an amended bill increasing your monthly installments to include the overpaid amount.

What can I do if I don't agree with your decision?

If you don't agree with any decisions we make, you can ask us to look at it again.

What are my rights?

- You have a right to ask for the reasons for our decision
- You have a right to ask us to change our decision
- You have a right to appeal to an independent appeal tribunal

How do I do this?

Requests must be in writing and signed by you. You must make it clear which decision you don't agree with and your reasons for this.

There are time limits; requests must reach us within a calendar month of the decision you're disputing.

What if I am still struggling to pay my Council Tax?

You may be entitled to any of the following:

Second Adult Rebate

Second Adult Rebate is a type of Council Tax Support based on the income of other people living with you. It is paid to your Council Tax account and reduces the amount of your bill.

Who can claim Second Adult Rebate?

You can claim Second Adult Rebate if you are a single person responsible for paying the Council Tax on the property where you live and have other adults aged 18 or over living with you who are on a low income.

How much can I get?

This depends on the type and amount of income that the other adults in your home have. When calculating the amount of Second Adult Rebate we combine the income of all the other adults.

If their total income is £235.00 or more per week, you will not qualify for Second Adult Rebate.

If their total income is less, compare it to the table below.

Second Adult Rebate is paid at:

25%	if all of the other adults receive either Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit or any combination of these benefits
15%	if their total gross income (before any deductions) is below £180.00 per week
7.5%	if their total gross income is between £180.00 and £234.99 per week

What other Council Tax Discounts are available?

There are other potential Council Tax Discounts available to any person who is:

- A single occupier (the only adult in the household)
- Certain students
- School leavers
- People who live in residential homes, nursing homes, mental nursing homes and hostels providing a high level of care
- Residential hospital patients
- People in prison
- People who are severely mentally impaired
- Certain carers
- Apprentices
- Certain care workers
- Foreign language assistants
- Members of religious communities
- Members of visiting forces, international HQ and defence organisations
- Member of the household who is over 18 but their parent/guardian is still entitled to receive child benefit for them
- People staying in certain hostels & night shelters
- Youth training trainees

If you feel you or anyone in your household may satisfy the above criteria please contact us on 01279 655261 ext 7220 and we will be able to advise you how to apply or visit our Customer Service Centre (See page 21 for opening times)

How can I prevent fraud?

People who commit Council Tax Support fraud are stealing your money.

Do you know of anyone committing fraud? What can you do to prevent it?

If they are claiming Council Tax Support or any other benefits fraudulently and you want to report it you can either:

- Telephone the investigations team direct on 01279 502020
- Report via our website - www.eastherts.gov.uk
- Email us benefits@hertspartnership-ala.gov.uk

You do not have to provide your name and address, unless you wish to do so.

The more information you provide, the more likely fraud can be detected. When this information is received appropriate action will be taken.

What does the Council do to prevent fraud?

- We carry out a detailed range of checks to prevent and detect fraud
- We compare information that customers provide with details held in other parts of the national benefits system
- We make regular visits to people's homes to check information and act on information received from members of the public

How to contact us:		
By phone Revenues and Benefits Team 01279 655261	Day Monday – Friday	Time 9.00am to 5.00pm
By e-mail benefits@hertspartnership-ala.gov.uk		
By post Revenues & Benefits Service Wallfields Pegs Lane Hertford SG13 8EQ		
In person Charringtons House , Bishops Stortford Wallfields, Pegs Lane , Hertford	Day Monday – Friday	Time 9.00am to 5.00pm

Examples of Council Tax Support calculations

Working age, employed lone parent

Simon is a lone parent aged 27 with two children aged 4 and 7, he works 16 hours per week earning £97.28 (there is no tax or NI to deduct), and also receives £132.96 Child Tax Credit, £96.27 Working Tax Credit and £33.70 Child Benefit (disregarded).

He lives in a band C property and the weekly Council Tax charge is £24.81 less single person discount of 25% which makes his liability £18.61.

Eligible Council Tax for CTS purposes is 91.5% which equals - £17.03 per week

His applicable amount is:

- Personal allowance £71.00
- Personal allowance for his children (2 x £64.99) £129.98
- Family premium £17.40

Total = £218.38

Net weekly income is:

- Earnings of £97.28 less earnings disregards of £25.00 and £17.10 = £55.18
- Child Tax Credit £132.96
- Working Tax Credit £96.27

Total = £284.41

Calculation:

- Income of £284.41 less applicable amount of £218.38 = £66.03 excess income
- £66.03 x 20% = £13.21
- Weekly Council Tax liability of £17.03 – £13.21 =

£3.82 Council Tax Support entitlement

State pension age couple receiving Savings Credit

Maud is aged 67 and lives with her partner who is 64 they receive savings Pension Credit and have an Assessed Income Figure (AIF) of £257.47 and Savings Credit of £7.99 per week.

They live in a band B property and the weekly Council Tax charge is £ 21.71

Their applicable amount is:

- Personal allowance £241.65

Total = £241.65

Net weekly income is:

- Assessed Income Figure £257.47
- Savings Credit £7.99

Total = £265.46

Calculation:

- Income of £265.46 less applicable amount of £241.65 = £23.81 excess income
- £23.81 x 20% = £4.76
- Weekly Council Tax liability of £21.71 – £4.76 =

£16.95 Council Tax Support entitlement

Working age, lone parent on passported benefit with a non-dependant

Laura is aged 33 and a single parent to two children aged 3 and 6. She receives Income Support. Her 20 year old brother lives with her and he works 30 hours a week, earning a gross weekly wage of £265.

She lives in a band C property and the weekly Council Tax charge is £24.81

Eligible for support - 91.5% = £22.70 per week

We do not have to calculate an applicable amount or know how much Income Support she is receiving as Income Support guarantees maximum benefit before any applicable non-dependant charges are deducted.

A non-dependant deduction will apply in this case for her brother.

£6.55 per week will be deducted from the maximum weekly Council Tax Support of £22.70 giving her

£16.15 Council Tax Support entitlement.

Working age couple, employed with a disabled child

Caroline is aged 42, lives with her partner aged 38 and their disabled child aged 7. Caroline works 26 hours a week earning £237.62 net and receives £97.38 in Child Tax Credit and £20.30 Child Benefit (disregarded). Her partner receives £58.45 Carers Allowance and Disability Living Allowance (care low) of £20.55 (disregarded) in respect of their child.

They live in a band C property and the weekly Council Tax charge is £24.81

Eligible Council Tax for CTS purposes is 91.5% which equals - £22.70 per week

Their applicable amount is:

- Personal allowance £111.45
- Personal allowance for the child £64.99
- Family premium £17.40
- Disabled child premium £56.63
- Carer premium £32.60

Total = £283.07

Net weekly income is:

- Earnings of £237.62 minus earnings disregards of £10 and £17.10 = £210.52
- Child Tax Credit £97.38
- Carers Allowance £58.45

Total = £366.35

Calculation:

- Income of £366.35 less applicable amount of £283.07 = £83.28 excess income
- £83.28 x 20% = £16.66
- Weekly Council Tax liability of £22.70 – £16.66 =

£6.04 Council Tax Support entitlement

State pension age couple, retired with savings

Irene is aged 63 and lives with her partner aged 66. Irene receives a private pension of £66.29 per week and they receive Retirement Pension of £102.96 and £132.63. They have joint savings of £13,565.

They live in a band A property and the weekly Council Tax charge is £18.61

Eligible Council Tax for CTS purposes is 91.5% which equals - £17.03 per week

Their applicable amount is:

- Personal allowance £241.65

Total = £241.65

Net weekly income is:

- Private pension £66.29
- Retirement Pension £102.96
- Retirement Pension £132.63
- Tariff income from capital £8.00

Total = £309.88

Calculation:

- Income of £309.88 less applicable amount of £241.65 = £68.23 excess income
- £68.23 x 20% = £13.65
- Weekly Eligible Council Tax liability of £17.03 – £13.65 =

£3.38 Council Tax Support entitlement

Working age, single and disabled with a non-dependant

Lamar is aged 36 and is single. He receives Incapacity Benefit of £105.05 and Disability Living Allowance (care low) of £20.55 (disregarded). His 30 year old brother lives with him and he works 37 hours a week, earning a gross weekly wage of £277.50.

He lives in a band B property and the weekly Council Tax charge is £21.71.

Eligible Council Tax for CTS purposes is 91.5% which equals - £19.86 per week

His applicable amount is:

- Personal allowance £71.00
- Disability premium £30.35

Total = £101.35

Net weekly income is:

- Incapacity Benefit £105.05

Total = £105.05

Calculation:

- Income £105.05 less applicable amount of £101.35 = £3.70 excess income
- £3.70 x 20% = £0.74
- Weekly Eligible Council Tax liability of £19.86 - £0.74 =

£19.12 Council Tax Support entitlement

A non-dependant deduction does not apply as we do not take non-dependant deductions from your Council Tax Support if you or your partner are registered blind, are receiving Attendance Allowance or the care component of Disability Living Allowance.

All figures used in this document are correct as at April 2012. Some figures will be subject to change as part of annual up-rating each year.