

Council Tax Reduction Scheme - Matrix to consider potential changes to each of the individual elements of current benefit scheme

All changes would be to working age claimants only

Option to change individual element of current council tax benefit scheme	Description of option	Included In Waverley's draft scheme for consultation?	Estimated Saving pa	Estimated no. of claimants affected	Would the change be easy to administer?	It is unlikely that the change will present equality issues?	Is the change generally supported by the consultation results?	Should the change be made to Waverley's Scheme
No Second Adult Rebate	Currently available to a single person liable for Council Tax who has another adult living in the property who is not a partner, lodger or boarder but is on a low income. Depending on the income of that person the liability is reduced by 7.5%, 15% or 25%.	Yes	£2,000	72	Yes	Yes	Yes	Yes
Restrict Maximum Benefit award to Band D property	This would affect anyone claiming support in a band E, F, G and H by calculating their support based on the band D liability.	Yes	£79,000	388	Yes	Yes	Yes	Yes

Annexe 5

Option to change individual element of current council tax benefit scheme	Description of option	Included In Waverley's draft scheme for consultation?	Estimated Saving pa	Estimated no. of claimants affected	Would the change be easy to administer?	It is unlikely that the change will present equality issues?	Is the change generally supported by the consultation results?	Should the change be made to Waverley's Scheme
Restrict Minimum payment to £5.00 per week	The current minimum award is £0.01.	Yes	£12,000	110	Yes	Yes	Yes	Yes
Maintenance for children – disregard removed	Maintenance received for children is currently not taken into account as income in the calculation of benefit, regardless of amount	Yes	£33,000	213	Yes	Possible	Yes	Yes
Increase additional earnings disregard criteria from 16 hrs to 24 hrs- in line with Government's change to Working Tax Credit	If one member of a couple with a child works more that 16 hrs a week an additional disregard of £17.10 is applied to their income.	Yes	£17,000	491	Yes	Possible	Yes	Yes

Annexe 5

Option to change individual element of current council tax benefit scheme	Description of option	Included In Waverley's draft scheme for consultation?	Estimated Saving pa	Estimated no. of claimants affected	Would the change be easy to administer?	It is unlikely that the change will present equality issues?	Is the change generally supported by the consultation results?	Should the change be made to Waverley's Scheme
Increase non dependant deductions	Currently, a deduction is made from claimants' benefit for non dependants who live in the household depending on their income	Yes	£56,000	283	Yes	Yes	Yes	Yes
No Backdating	Currently council tax benefit can be backdated up to six months before the claim date if good cause is shown for not claiming earlier.	Yes	£8,000	79	Yes	Yes	No	Possibly in future years
Increase the income taper to 30%	20% of income is currently taken into account for CTB and 65% for HB.	Yes	£114,000	1044	Yes	Possible	Yes	Possibly in future years
Child Benefit Disregard removed – all children	Child benefit is currently not taken into account as income in the calculation of benefit.	Yes	£64,000	917	Yes	No	Yes	No

Annexe 5

Option to change individual element of current council tax benefit scheme	Description of option	Included In Waverley's draft scheme for consultation?	Estimated Saving pa	Estimated no. of claimants affected	Would the change be easy to administer?	It is unlikely that the change will present equality issues?	Is the change generally supported by the consultation results?	Should the change be made to Waverley's Scheme
Self Employed – Minimum wage applied	Assume an income of minimum wage for S/E claimants.	Yes	£8,000	282	No	Possible	Yes	Possibly in future years
Reduce Upper Capital eligibility limit for working age claimants to £6,000	The current capital limit for working age claimants is £16,000. Capital between £6,000 and £16,000 is taken into account as income at the rate of £1 for every £250 held	No	£45,000	117	Yes	Yes	Partly	Possibly in future years
Remove family premium	Premiums are added to a claimant's personal allowance under certain circumstances. There is a family premium of £17.40 awarded to claimants with children.	Yes	£69,000	834	Yes	No	Partly	No
Take into account war	War pensions are currently not taken	No	£65,000		Yes	No	No	No

Annexe 5

Option to change individual element of current council tax benefit scheme	Description of option	Included In Waverley's draft scheme for consultation?	Estimated Saving pa	Estimated no. of claimants affected	Would the change be easy to administer?	It is unlikely that the change will present equality issues?	Is the change generally supported by the consultation results?	Should the change be made to Waverley's Scheme
pensions	into account as income in the calculation.							
Take into charitable and voluntary payments	Charitable and voluntary payments are currently not taken into account in the calculation of benefits.	No	£4,000	53	Yes	No	Partly	No
Reduce personal allowances	Personal allowances are awarded to everyone based on age and who is in the household. This is the amount the Government says that you need to live on each week.	No	Not profiled		No	No	No	No
Earnings disregard Increase to £10 for single person, £20 for couple and £25 for lone parent	Currently £5 single, £10 couples, £20 for disabled.	No	-£28,000		Yes	Yes	Yes	No

Annexe 5

Option to change individual element of current council tax benefit scheme	Description of option	Included In Waverley's draft scheme for consultation?	Estimated Saving pa	Estimated no. of claimants affected	Would the change be easy to administer?	It is unlikely that the change will present equality issues?	Is the change generally supported by the consultation results?	Should the change be made to Waverley's Scheme
Remove disregard for boarders	The first £20 of income received from boarders is not taken onto account in the calculation for benefits.	No	£1,000	42	Yes	Possible	Possible	No
Reduce council tax liability by 20%	The maximum liability that will be taken into account before benefit is applied will be 80%	No	£625,000	3342	No	No	Yes	No
Remove childcare disregards	If childcare is paid, this is paid in Working Tax Credit and this is disregarded	No	Not profiled		Yes	No		No