

This document provides examples of the impact the recommended changes to the Council Tax Support scheme would have on residents.

## Examples

The following examples are intended for illustration purposes only. They do not take into account any changes in the level of Council Tax being charged from April 2025.

1	<p>Sophie is a 20-year-old single parent. She is severely disabled and has a severely disabled child. She is in receipt of Universal Credit, including the child element, the disabled child element, the carer's element and the housing costs element. She also receives Child Benefit and the care and mobility components of Disability Living Allowance in respect of both her and her child.</p> <p>Her weekly Council Tax liability is £41.57.</p>
	<p>Sophie receives £31.24 per week reduction under the Council's current scheme. Her maximum award is £35.23 per week which is reduced slightly because of the level of her income.</p>
	<p>Under the Council's proposed scheme Sophie will receive £35.23 per week – an increase in £3.99 per week. This is because she is receiving disability-related benefits which impact her ability to work, and no account is taken of her actual income as someone in the financially vulnerable group.</p>

2	<p>Xavier is a single person aged 38. His only income is from his self-employed business which earns him £52.66 per week. He shares his home with a joint tenant.</p> <p>The weekly Council Tax liability in respect of the property is £41.57 per week. Xavier is treated as being responsible for half of this for the purposes of calculating entitlement to Council Tax Support.</p>
	<p>Xavier receives £17.67 per week council tax support under the current scheme. This is the maximum reduction of 85%, based on him being responsible for 50% of the Council Tax.</p>
	<p>Under the Council's proposed scheme Xavier will receive £11.85 Council Tax Support per week – a reduction of £5.82 per week. This is because Xavier does not fall into any of the financially vulnerable groups and his income is in Band 1 for a single person which gives a reduction of 57%.</p>

3	<p>Folashade is a 23-year-old single parent with a 1-year-old child. She receives child benefit, PIP at the enhanced rate of daily living and standard rate mobility. She also receives Universal Credit. Her weekly Council Tax liability is £20.78 per week.</p>
	<p>Folashade receives the maximum council tax support reduction of £17.66 per week under the Council's current scheme. This is because her income is at or below the minimum amount set by the Council for a person in her circumstances.</p>
	<p>Under the Council's proposed scheme Folashade will continue to receive £17.66 per week. This is because she is a single parent with a child aged 5 or under and therefore falls within the financially vulnerable group.</p>

4	Arron is a 44-year-old single parent. He has two children aged 9 and 11 and is in receipt of Child Benefit and Universal Credit which includes the limited capability for work element. His weekly Council Tax liability is £24.25.
	Aaron receives the maximum council tax support reduction of £20.61 per week because his income is at or below the minimum amount set by the Council for a person in his circumstances.
	Under the Council's proposed scheme Aaron will continue to receive £20.61 per week. This is because he has a limited capability for work and falls into one of the financially vulnerable groups.

5	Dorota is a 34-year-old single parent. She lives with her three children – a 5-year-old, 14-year-old and a 19-year-old non-dependant who is not working. She receives child benefit, PIP daily living at the enhanced rate and the mobility element at the standard rate. She also receives the middle rate of DLA care and Universal Credit which includes the limited capability for work and disabled child elements.
	Dorota currently receives the maximum Council Tax Support award of £23.55 per week. This is because her income is at or below the minimum amount set by the Council for a person in her circumstances and no deduction is made for the non-dependant because she is disabled.
	Under the Council's proposed scheme, Dorota will receive Council Tax Support of £15.55 per week. Although Dorota falls within one of the financially vulnerable groups, a non-dependant deduction of £8.00 per week has been applied to her reduction.

6	Mohammad and Ishtaq are aged 40 and 48 and have a 12-year-old disabled child and two other children aged 8 and 16. They receive Child Tax Credit, Working Tax Credit, earned income of £269.00 per week and carers allowance. Their disabled child receives both elements of DLA. They have a current Council Tax liability of £32.33 per week.
	They currently receive £27.48 per week Council Tax Support because their income is at or below the minimum amount set by the Council for a couple in their circumstances.
	Under the Council's proposed scheme they will receive £11.96 per week, a reduction of £15.52 per week in their council tax support. They do not fall within any of the financially vulnerable groups and their earnings place them in band 3.

7	Femi is a 28-year-old single person. He works part-time and receives a small amount of Universal Credit to supplement his earned income of £130 per week. His Council Tax liability is currently £27.71 per week.
	He currently receives £21.55 per week council tax support. This is because his income is slightly higher than the minimum amount set by the Council for a person in his circumstances and his maximum reduction is reduced by £2.00 per week as a result.
	Under the Council's proposed scheme his entitlement will be £13.02 per week, a reduction of £8.53 per week. This is because he does not fall into any of the financially vulnerable groups and the level of his earned income places him in band 2.

8	Carl and Tajinder are aged 61 and 44. They have 5 children aged 5, 7, 9, 11 and 17. They receive Child Benefit and Carl earns £2335.62 per month. Their weekly Council Tax liability is £41.57.
They currently receive £35.33 per week council tax support because their income is at or below the minimum amount set by the Council for a couple in their circumstances.	
Under the Council's proposed scheme, they will not receive any support – a loss of £35.33 per week. This is because their weekly earned income is greater than £350.00 per week – the upper limit of band 5.	