

## Changes to the CTR scheme since 2013

Council Tax Benefit was replaced by Council Tax Reduction on 1 April 2013. The Council's scheme was decided in December 2012. The main elements of the scheme were:

- Working age people pay 8.5% of their bill before any reduction is payable
- The amount single people can earn before it is taken into account was doubled, in comparison with the previous national Council Tax Benefit scheme
- Other than the above changes, claims were means-tested in line with the previous Council Tax Benefit scheme, taking into account allowances for the household, including number of children and any disability premiums
- A discretionary fund was put in place to address the needs of vulnerable people.

### 2014-15

Scheme unchanged

### 2015-16

- The capital limit was reduced from £16,000 to £6,000, meaning those with capital in excess of £6,000 no longer qualified for CTR
- The amount for non-dependent deductions was doubled (the amount non-dependents are expected to contribute to Council Tax)
- Second Adult Rebate was ended (this was a slight variation on our main scheme that ran alongside, based on the number of adults, rather than means-testing – those on Second Adult Rebate could still claim CTR if they were on low income)
- Minimum contribution increased to 15%
- Earnings disregard for carers and disabled people increased from £20 to £30

### 2016-17

- Minimum contribution changed to 20%, meaning that working age people receive up to 80% discount.

### 2017-18

- The taper rate was changed from 20p to 25p. The taper is the amount in the calculation deducted from the final CTR entitlement, for each £1 above the household's allowances.
- Maximum CTR limited to Band D
- The minimum amount of CTR payable becomes £5.00. So if entitlement is calculated below this amount, there is no entitlement to any CTR

### 2018-19

- No change

### 2019-20

- Minimum Change rule introduced. If a person's circumstances change, it will only result in a change to their CTR if the change to entitlement is more than £2

