

Meeting: EXECUTIVE / COUNCIL

Portfolio Area: RESOURCES

Date: 23 JANUARY / 30 JANUARY 2018

Council Agenda Item:

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COUNCIL TAX SUPPORT SCHEME

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1. PURPOSE

- 1.1 To propose a Council Tax Support scheme for 2018/19.

2. RECOMMENDATIONS

- 2.1 That Executive makes the following recommendations to Council -
- 2.1.1 That the impact of welfare reforms on the CTS scheme (section 4.4 of the report refers) be noted.
- 2.1.2 That the options considered as part of changes in the scheme (section 4.6 of the report refers) be noted.
- 2.1.3 That the work of the Members of Overview and Scrutiny in reviewing the scheme be noted.
- 2.1.4 That the timescale recommended by the Members of Overview and Scrutiny in reviewing the scheme for 2019/20 (paragraph 4.1.15 of the report refers) be noted.
- 2.1.5 That the 2018/19 CTS Scheme proposed within this report (based on a 8.5% liability) as set in section 4.5. of the report be approved.

3. BACKGROUND

- 3.1 The Government made provision within the Local Government Finance Act 2012 to replace the national Council Tax Benefit (CTB) scheme from 1st April 2013 with localised schemes for CTS devised by individual local authorities (LAs).
- 3.2 A local CTS scheme cannot be revised for at least one financial year. A Billing Authority (SBC) must consider whether to revise or replace its scheme with another on an annual basis.
- 3.4 Any revision to a scheme must be made by the Council by the 31 January, immediately preceding the financial year in which it is to take effect and will

require consultation with those affected. Additionally consideration should be given to providing transitional protection where the support is to be reduced or removed.

- 3.5 The Council must, in the following order, consult with major precepting authorities (i.e. Hertfordshire County Council and Police and Crime Commissioner for Hertfordshire), publish a draft scheme in such manner as it thinks fit, and consult such other persons as it considers are likely to have an interest in the operation of the scheme. Both organisations have indicated their support of the proposed scheme for 2018/19.
- 3.6 Each year a report is brought to Members to determine whether any changes should be made to the current scheme as outlined above and if so to start consultation during the summer.

4. REASONS FOR RECOMMENDED COURSE OF ACTION AND OTHER OPTIONS

4.1 Review in 2016/17

- 4.1.1 Last year both the Overview & Scrutiny Committee and the Executive considered a number of possible changes to the Council Tax Support scheme (CTS) and concluded that these would make the scheme more complex and increase the risk of non-payment.
- 4.1.2 The following report details each of the areas that are relevant to a consideration of changes to the CTS, and intends to demonstrate that a recommendation to keep the scheme the same for 2018/19 should be made.
- 4.1.3 At a policy development meeting of the Overview and Scrutiny Members on the 5 September 2017, Members reviewed the areas considered for the 2017/18 scheme and agreed to recommend no change to the existing scheme for 2018/19.
- 4.1.4 Members asked for an early consideration of option for the 2019/20 scheme in March 2018, to give time for any consultation required on proposals.

4.2. Tax base

- 4.2.1 The tax base is an estimate of the number of properties on which a council tax charge can be levied in the financial year. In simple terms it is a sum of all the residential properties in the borough, less those which qualify for exemptions and discounts, (including council tax support), plus those new properties which will be chargeable during the coming year. Consideration then has to be given to how much of the tax base will be paid.
- 4.2.2 The tax base for 2016/17 was set at 25,888.5 Band D equivalent properties based on a 97.7% collection rate. This reflected assumptions about the number of each of the discounts and exemptions that would be granted during

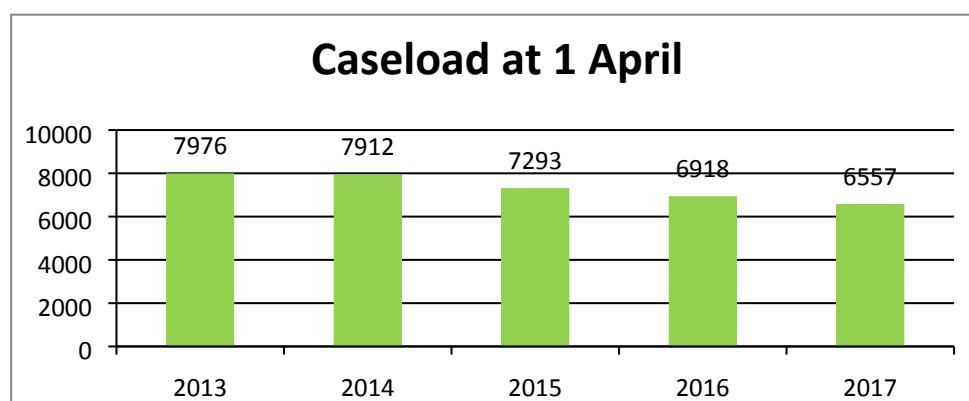
the year, as well as the inclusion of forecasted new properties. A major component of the tax base is the cost of the council tax support scheme, which reduces the collectable income in the same way as the other discounts and exemptions.

- 4.2.3 At 31 March 2017 the tax base was 823.99 Band D equivalents higher than the original estimate for 2016/17. Of which 293 Band D equivalents related to lower than estimated spend on CTS, (the remainder reflecting changes in other discounts, and new properties coming in to rating more quickly than estimated). The tax base for 2017/18 has been set assuming the spend on CTS to be the equivalent of 3865 band D properties or a cost of £6,169,095. At 1.11.2017 the cost is lower at £5,905,993 or 3,700 band D equivalents, (165 Band D equivalents lower), If this trend continues the lower level of spend will generate a surplus on the Collection Fund at year end. This is summarised in the table below.

	Estimated cost of CTS	Band D	Number of Band D equivalents
2017/18 tax base	£6,169,095	£1,596.35	3,865
01/11/2017	£5,905,993	£1,596.35	3,700
(Less than)/more than 2017/18 tax base	(£263,102)		(165)

- 4.2.4 Since the introduction of CTS in April 2013 it has become more difficult to project the tax base on which to levy council tax on. Estimates of the number and values of claims have to be made, which is then calculated as a reduction to the number of properties chargeable for council tax (less discounts). This is exacerbated when planned for Government policies are delayed or amended after the tax base is determined. Examples include proposed changes to tax credits, and the introduction of the new lower benefit cap. The CTS scheme can be a volatile and distorting factor in the tax base calculation. The Table below shows the reduction in the caseload.

Reducing caseloads



The caseload number at 1.11.17 is 6,492

- 4.2.6 Setting the tax base is an estimate calculated and approved at the January Executive, the value of precepts levied is £42 Million plus and some variations are likely to occur. In considering any changes to the CTS discount to be awarded, an allowance is made for the estimated impact of any government welfare reforms based on the current caseload levels.

4.3 Arrears

- 4.3.1 The tax base collection rate recognises that not all of the estimated total liability will be collectable. This could be as a result of changes in the number and value of discounts granted, but mostly despite robust recovery processes not everybody will pay promptly.
- 4.3.2 The table below demonstrates the arrears position at 31 March 2017 for each council tax bill year. The CTS column shows that part of the total arrears (pre and post CTS introduction) relates to customers who have been in receipt of CTS for any period since April 2013. Consequently the CTS column includes arrears accumulated before or after an entitlement to CTS.

Council Tax arrears at 31.3.2017 are detailed below by year.

Year	All Customers	CTS customers arrears at 31.3.17
	Arrears at 31.3.17	
2001/02	£ 777.83	
2002/03	£ 2,389.77	£ 163.34
2003/04	£ 5,555.51	£ 339.40
2004/05	£ 14,322.89	£ 1,363.01
2005/06	£ 26,372.65	£ 2,360.73
2006/07	£ 32,433.09	£ 2,586.96
2007/08	£ 52,191.18	£ 3,780.55
2008/09	£ 78,928.11	£ 10,562.40
2009/10	£ 105,134.25	£ 18,882.64
2010/11	£ 129,710.59	£ 32,320.55
2011/12	£ 163,901.74	£ 49,727.42
2012/13	£ 221,903.29	£ 62,866.78
2013/14	£ 327,153.90	£ 123,695.91
2014/15	£ 471,041.52	£ 187,725.74
2015/16	£ 658,574.99	£ 229,784.91
2016/17	£ 1,550,591.62	£ 403,675.62
Totals at 31.3.2017	£ 3,840,982.93	£ 1,129,835.96

Totals at 31.3.16	£ 3,936,737.13	£ 1,154,054.15
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- 4.3.3 Considering just those customers who have at any time been in receipt of CTS, the following table shows the value split between elderly and working age customers, (elderly claimants have entitlement to Council Tax support assessed on 100% of the net liability). Net liability refers to the liability after reductions for single person discount etc.

Split of arrears between Working Age and Elderly

	Working age	Elderly	Total
2002/03	£ 158.89	£ 4.45	£ 163.34
2003/04	£ 339.40		£ 339.40
2004/05	£ 1,363.01		£ 1,363.01
2005/06	£ 2,360.73		£ 2,360.73
2006/07	£ 2,586.96		£ 2,586.96
2007/08	£ 3,776.89	£ 3.66	£ 3,780.55
2008/09	£ 9,037.12	£ 1,525.28	£ 10,562.40
2009/10	£ 17,213.40	£ 1,669.24	£ 18,882.64
2010/11	£ 30,371.52	£ 1,949.03	£ 32,320.55
2011/12	£ 46,727.14	£ 3,000.28	£ 49,727.42
2012/13	£ 60,831.79	£ 2,034.99	£ 62,866.78
2013/14	£ 119,529.86	£ 4,166.05	£ 123,695.91
2014/15	£ 183,333.50	£ 4,392.24	£ 187,725.74
2015/16	£ 224,939.16	£ 4,845.75	£ 229,784.91
2016/17	£ 387,759.32	£ 15,916.30	£ 403,675.62
Totals	£ 1,090,328.69	£ 39,507.27	£ 1,129,835.96

- 4.3.4 The change in arrears outstanding for working age residents who have at some time been in receipt of CTS is shown below. A small amount of the debt will have been written off.

Change in arrears for Working Age customers

Liability outstanding from	WA CTS - outstanding liability at 31.3.15	WA CTS - outstanding liability at 31.3.16	WA CTS - outstanding liability at 31.3.17
2013/14	£272,947.80	£171,160.75	£ 119,529.86
2014/15	£481,756.77	£284,141.11	£ 183,333.50
2015/16		£430,393.45	£ 224,939.16
2016/17			£ 387,759.32
Totals	£754,704.57	£885,695.31	£915,561.84

- 4.3.5 This means that whilst recovery is being achieved on these outstanding balances, there is an increasing level of arrears to be collected from customers who have at some time received CTS.

- 4.3.6 At 31 March 2016 there were 657 working age CTS households where the outstanding liability is equal to or greater than their initial net liability for 2015/16, indicating they had not paid their liability and/or had incurred additional costs of recovery. However at 31 March 2017 this had fallen to 445 households.
- 4.3.7 CTS customers are most likely to have also been affected by other welfare reforms:
- 702 homes are currently (as at 1 April 2017) subject to the spare room subsidy restriction in the Housing Benefit (HB) regulations.
 - 475 of these are working age CTS claimants as well.
 - 61 of these households (12.8%) had CTS arrears equal to or greater than their liability for Council Tax in 2016/17. This means that they had not paid anything towards their Council Tax liability and or had costs added for failing to pay.
- 4.3.8 Based on the level of estimated arrears as a result of CTS the tax base only assumes that 70% of the in-year liability of working age CTS customers will be paid, compared to 98% of other council tax.
- 4.3.9 In 2016/17 The overall collection rate for Working Age customers in receipt of CTS at 31.3.17 was 76.5%. The collection rate for those working age customers who only had to pay 8.5% of their liability was 73.69%. The overall in year collection rate for all tax payers was 96.6%.
- 4.3.10 Officers will review the deduction of 30% for non payment of CTS for 18/19 based on current trends and the number of cases not having paid any council tax.

4.4 **Wider welfare reforms**

- 4.4.1 The welfare reform agenda is constantly changing, with planned for changes being modified and reviewed, and this is why it is so difficult to predict the level of CTS spend (see also section 4.3). Some of the recent changes have included;
- From April 16 changes to Housing Benefit have been introduced to reduce entitlement for new claims (removal of the family premium) and for the period claims can be backdated. An example is given below.
- BEFORE: A couple with one child living in a band D property, with a net weekly income of £274.90, would qualify for £11.65 per week CTS when getting the family premium.*
- AFTER: The same family would only qualify for £8.16 per week CTS when assessed without the family premium. A difference of £3.00 per week.*
- The new lower Benefit CAP went live in November 2016, and has further reduced the income of families who claim benefit.

- Customers moving on to Universal Credit are experiencing a different form of entitlement with the added challenge of responsibility of paying their own rent. Rent arrears are increasing.
- Local Housing Allowance rates are frozen – so rent increases in the private sector may not be eligible for additional help through Housing Benefit/universal credit.
- HB working age allowances are frozen, so in real terms these entitlements are falling against other cost of living increases in income.
- April 2017 – new claimants to HB and UC's allowances are limited to 2 children (exceptions do apply).

4.4.2 The impact of these reforms and others is likely to reduce the income of residents affected by them and accordingly put increased pressure on their ability to pay any Council Tax liability. This will lead to increased costs of recovery for both the resident and the Council.

4.4.3 In considering changes to the CTS scheme the impact of other welfare reforms and therefore the ability to collect any increases in CTS liability needs to be taken into account.

4.5 CTS scheme income & expenditure

4.5.1 The current scheme is assessed on 91.5% of maximum liability. For all working age customers this means that they have to pay at least 8.5% of their liability. This is demonstrated below.

Annual value of 8.5% of liability by band

8.5% per year	2013/14/ 2014/15	2015/16	2016/17	2017/18
Band A	£82.46	£83.72	£86.54	£ 90.46
Band B	£96.20	£97.67	£100.96	£ 105.54
Band C	£109.95	£111.63	£115.38	£ 120.61
Band D	£123.69	£125.58	£129.81	£ 135.69
Band E	£151.18	£153.49	£158.65	£ 165.84
Band F	£178.66	£181.40	£187.50	£ 196.00
Band G	£206.15	£209.30	£216.34	£ 226.15
Band H	£247.38	£251.16	£259.61	£ 271.38

Weekly value of 8.5% of liability by band

8.5% per week	2013/14/ 2014/15	2015/16	2016/17		2017/18
Band A	£1.59	£1.61	£1.66	£	1.74
Band B	£1.85	£1.88	£1.94	£	2.03
Band C	£2.11	£2.15	£2.22	£	2.32
Band D	£2.38	£2.42	£2.50	£	2.61
Band E	£2.91	£2.95	£3.05	£	3.19
Band F	£3.44	£3.49	£3.61	£	3.77
Band G	£3.96	£4.03	£4.16	£	4.35
Band H	£4.76	£4.83	£4.99	£	5.22

- 4.5.2 Before the introduction of CTS the case load applying for council tax benefit was increasing. The caseload has since stabilised and begun to reduce and estimates versus actual costs of discount granted are shown below.

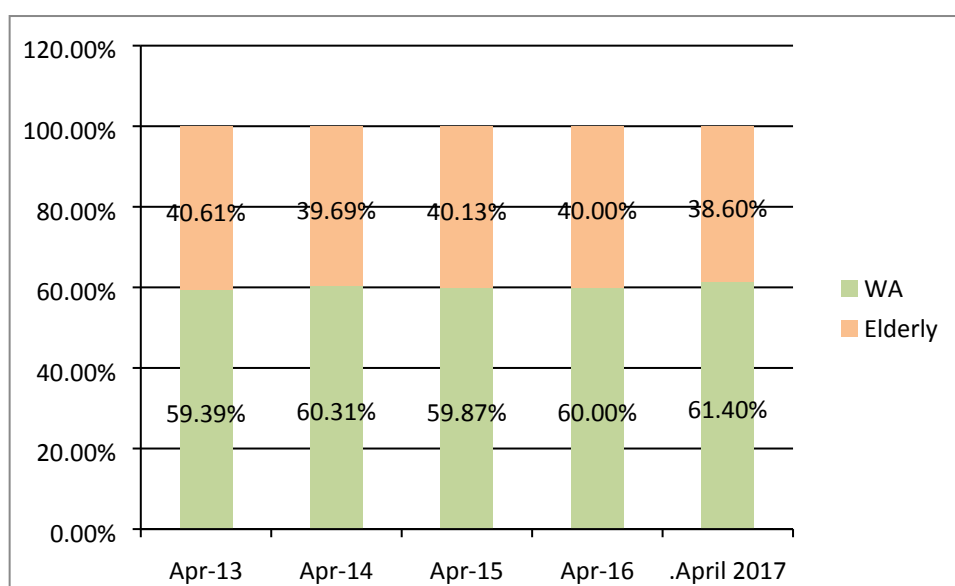
Estimate and Actual spend on CTS

Year	Estimated cost of CTS scheme	Actual cost of CTS scheme	Value of variance	SBC share	Total Collection fund surplus
2013/14	£7,002,424	£6,605,773	£396,650	£51,406	£111,748
2014/15	£6,892,704	£6,137,922	£754,782	£97,819	£176,710
2015/16	£6,700,958	£5,755,876	£945,082	£120,592	£203,468
2016/17	£6,236,794	£5,683,162	£553,632	£70,157	£179,403
2017/18	£6,169,174				

- 4.5.3 Putting these variances into context, they represent between 6% -14 % of actual spend. The 2017/18 scheme is estimated to cost £6.17 million, which is an increase of £486k over the actual costs for 2016/17, but reflects an increase of 4.53% in the council tax in Stevenage (total all preceptors) between 2016/17 and 2017/18.
- 4.5.4 Calculating the total scheme cost, i.e. the cost of the CTS scheme versus the CTS grant given by the government is now impossible, as the grant has been subsumed within total RSG and NDR figures. RSG has been cut over the past few years and will be totally removed from 2019/20 for Stevenage Borough Council. Members need to be mindful of the councils overall financial budgetary position in the context of requiring General Fund savings of £1.464Million and that central government funding has reduced from over £6Million to an estimated £2.5Million by 2019/20.

- 4.5.5 The amount of CTS discount awarded could increase if there was an increase in the proportion of Elderly customers. The scheme for Elderly claimants (of state pension age) is still controlled by central government through prescribed regulations. It is important therefore to be conscious of the movement in each caseload.
- 4.5.6 The proportion has changed marginally over time with 40.61% of claims in April 2013 being for elderly customers, and at 1 April 2017 only 38.6% from this group. The reduction may be attributed to the raising retirement age.

Caseload movement and split between working age and elderly



- 4.5.7 The proportion of elderly claimants is monitored during the year and is a consideration when calculating the value of CTS discount for the year.

4.6 Options considered to amend the Council Tax Support scheme in 2017/18 and 2018/19.

- 4.6.1 A number of options were considered in detail and rejected last year. All revisions would affect working age customers only and would require consultation with all taxpayers.

In brief the following areas were considered and rejected.

Area considered	Explanation
Re align the schemes	Changing the Council Tax support scheme to match reductions in entitlement built into the Housing Benefit scheme
Changing the level of “minimum payment” for all working age customers	Consideration was given to the impact of increasing the minimum % paid from 8.5% to 10%\15%\20% and 25%, as well as reducing the amount paid to 5%.
Introducing a band cap	This would limit the amount that we would pay to a value of a lower property band, for example Band C
Introducing a minimum amount that the council would fund	For example the minimum award would be £5 per week, if you qualified for less, you would not be granted the relief.
Changes around discretions for Disability, Children and other Dependents	Introducing or amending the existing weighting of awards in favour of these groups
Non dependents	Increasing the amount of benefit lost when there is a non-dependant resident in the home.
Capital Limits – reduce the level of Capital that excludes from entitlement.	Claimants with capital (savings/property etc) in excess of £16,000 are ineligible for Council Tax Support.
Other adjustments	There are a number of other component elements of the scheme that could be adjusted including income tapers, income disregards etc.

4.7 Other factors to consider

- 4.7.1 All the above changes carry the same risk to bad debt provisions, potential recovery costs and costs of administration. The more complex the scheme, the more difficult it is to comply with and customers’ levels of understanding could be compromised

4.7.2 The CTS should comply with the Government's key principles of protecting pensioner claimants from changes, supporting work incentives, and has is drafted with regard to appropriate consideration to vulnerable groups. The manner in which this is achieved in relation to the DCLG policy Statement of Intent is set out below.

4.7.3 **Armed Forces Covenant** – The Covenant sets out the relationship between the Nation, the State and the Armed Forces and recognises that the whole nation has a moral obligation to members of the Armed Forces and their families, and it establishes how they should expect to be treated. It exists to redress the disadvantages that the Armed Forces community faces in comparison to other citizens, and to recognise sacrifices made. In some cases this will require special consideration, especially for those who have given the most such as the injured and the bereaved. In consideration of the above the recommended scheme reaffirms that in addition to war widow's, war widower's and war disablement pensions, guaranteed income payments (including survivor's guaranteed income payments under the Armed Forces Compensation Scheme) be disregarded in full for working age claimants thus ensuring that receipt of these incomes does not impact upon their Council Tax Support entitlement.

It is also important to note that under Government regulations for pensionable age claimants, which will apply to all LAs, only £10 per week can be disregarded from the receipt of the above pensions. SBC currently exercises its discretion within the current legislation whereby these pensions are disregarded in full, and there is no proposal to change this.

4.7.4 **Child Poverty Act 2010** - The principles enshrined within the recommended CTS Scheme should support the objectives of reducing and mitigating the effects of child poverty through the following means:

- a) Child Benefit be completely disregarded as a claimant's income thus ensuring that their entitlement to CTS is unaffected by the receipt of this income.
- b) Premiums and allowances shall be used to determine a claimant's basic living needs, with amounts being determined for each child and young person resident in the claimant's household.
- c) The provision of disregards for child care costs will be applied within the scheme, up to a maximum prescribed level.

4.7.5 **Incentivising Work** – There is no proposal to change the provision of extended payments for the first four weeks after a claimant commences work, where they meet certain prescribed requirements through the recommended scheme.

4.7.6 **Equalities Implications** - The Equality Act 2010 S149 sets out the public sector equality duty which requires the Council, when exercising its functions (including those as an employer) to have 'due regard' to the need to eliminate discrimination (both direct and indirect discrimination), harassment

and victimization and other conduct prohibited under the Act, and to advance equality of opportunity and foster good relations between those who share a 'protected characteristic' and those who do not share that protected characteristic.

4.7.7 If the scheme is amended in anyway an EQIA will be completed to consider the impact on any of the protected characteristics. At the same time, the Council must also pay regard to any countervailing factors, which it is proper and reasonable for them to consider. Budgetary pressures faced by the Council form part of the analysis shown in the equality impact assessment.

4.7.8 Councils have introduced differing schemes across the County depending on the demographic of the CTS claimants, the financial position of the council and its political views. This is shown in the table below

Table 10: What other councils are doing – (*these are subject to change*)

Local authority	Scheme
Watford	Default national scheme ie <ul style="list-style-type: none"> <input type="checkbox"/> No band capping • Maximum benefit is 100% of liability • Second adult rebate retained
St Albans	Default national scheme i.e <ul style="list-style-type: none"> • Maximum benefit is 100% of liability
Welwyn/Hatfield	<ul style="list-style-type: none"> • Maximum benefit is 75% of liability • 100% to protected groups <ul style="list-style-type: none"> <input type="checkbox"/> Disability premium <input type="checkbox"/> Enhanced disability premium <input type="checkbox"/> Severe disability premium <input type="checkbox"/> Disabled child premium <input type="checkbox"/> Child under 5 <input type="checkbox"/> ESA support group <input type="checkbox"/> DLA/PIP <input type="checkbox"/> War widow/ers <p>Removal of Second Adult Rebate for working Age</p> <p>Removal of Family Premium</p> <p>Backdating limited to 1 Month</p>

Local authority	Scheme
North Herts	<ul style="list-style-type: none"> • Maximum benefit is 75% of liability • 100% to protected groups <ul style="list-style-type: none"> <input type="checkbox"/> Disability premium <input type="checkbox"/> Enhanced disability premium <input type="checkbox"/> ESA support component <input type="checkbox"/> Disabled child premium <input type="checkbox"/> Earnings disregard increased to £7.50 (single); £15 (couple); £30 (disabled/carer/auxiliary occupation); £37.50 (lone parent)
Dacorum	<ul style="list-style-type: none"> • Restriction of liability to Band D • Protected groups <ul style="list-style-type: none"> <input type="checkbox"/> Disabled child premium <input type="checkbox"/> Disability premium or underlying DP for those with limited capability for work <input type="checkbox"/> ESA work related activity group <input type="checkbox"/> ESA support group <input type="checkbox"/> Child under 5 <input type="checkbox"/> War widow/ers or war disablement pension • Maximum benefit is 75% of liability <ul style="list-style-type: none"> <input type="checkbox"/> 100% to protected groups as above • Non dependant deductions modified • Second adult rebate - those over pension credit age only • Backdating - 3 months for pensioners and 1 month for everyone else
Three Rivers	<ul style="list-style-type: none"> • Restriction of liability to Band D • Capital limit reduced to £8,000 • Non dependant deductions increased • Second adult rebate – those over pension credit age only

Local authority	Scheme
Hertsmere	<ul style="list-style-type: none"> • Restriction of liability to Band D* • Protected groups <ul style="list-style-type: none"> <input type="checkbox"/> Claimant, partner or child gets DLA, AA or PIP <input type="checkbox"/> ESA support group <input type="checkbox"/> Lone parent with child under 5 <p>May align scheme to HB rules from 2018/19</p> <ul style="list-style-type: none"> • Maximum benefit is 80% of liability* <ul style="list-style-type: none"> <input type="checkbox"/> 100% of liability to protected groups as above • Non dependant deductions modified <ul style="list-style-type: none"> <input type="checkbox"/> Protection from non dependant charges to groups as above <p>*ie liability is actually restricted to 80% of Band D or 80% of actual liability (whichever is lower) except for protected groups</p>
Stevenage	<ul style="list-style-type: none"> • Maximum benefit is 91.5% of liability
East Herts	<ul style="list-style-type: none"> • Maximum benefit is 91.5% of liability
Broxbourne	<ul style="list-style-type: none"> • Restriction of liability to Band E • Protected groups – claimant, partner, child <ul style="list-style-type: none"> <input type="checkbox"/> Disability premium <input type="checkbox"/> Enhanced disability premium <input type="checkbox"/> Severe disability premium <input type="checkbox"/> DLA/PIP <input type="checkbox"/> ESA support component <input type="checkbox"/> Incapacity benefit long term rate <input type="checkbox"/> War disablement pension <input type="checkbox"/> War widow/ers • Maximum benefit is 80% liability • 100% of liability to protected groups as above • Income taper increased from 20-25% • Protected groups as above

Local authority	Scheme
	<ul style="list-style-type: none"> • Non dependant deductions modified • Earnings disregard increased to £10.00 (single); £15 (couple); £25 (disabled/carer/auxiliary occupation); £30.00 (lone parent) • Back to work 'run on ' increased from 4-6 weeks • Backdating replaced by automatic 3 month start date prior to claim if satisfies rules in that period.

- 4.7.9 Stevenage Borough Council has previously agreed no additional protection for individual groups, other than that required in law (pensionable aged claimants) is still valid. An example below demonstrates how the scheme differentiates.

Table 11: Example of scheme differentiation

Couple, with two children – one of which is entitled to Disability living allowance, with a weekly income of £496.70, made up of earnings and disability benefits, would qualify for £21.19 per week CTS if living in a band D property. The same household without a disability with the same income, would not qualify for any help. This is because the scheme disregards more of the income as well as using higher applicable amounts for the disabled household.

	Disabled	Not disabled
Income		
Earnings	379.20	462.3
DLA @ high rate	83.10	
Child benefit	34.4	34.4
Gross Income	496.7	496.7
Income disregarded	141.7	59.4
Net income used in assessment	327.00	437.3
Applicable Amounts	334.2	224.35
Income in excess of applicable amounts	28.00	212.95
Council Tax liability	29.28	29.28
91.5% of liability	26.79	26.79
taper	5.60	42.59
Weekly entitlement	21.19	0

4.8 Feedback from Overview and Scrutiny

4.8.1 Overview and Scrutiny Members completed some policy work on potential changes to the CTS scheme on the 5 September 2017 and Members agreed that the scheme should remain at an 8.5% liability (as set out in section 4.5) for 2018/19. However the members did request that the review for 2019/20 was commenced earlier and officers have a meeting planned with Overview and Scrutiny members on the 29 March 2018.

4.8.2 As this matter is a Budget & Policy Framework matter the Overview and Scrutiny committee considered what was then the draft proposals on the 13 December and had no further comments to make other than contained in paragraph 4.8.1.

5. IMPLICATIONS

5.1 Financial Implications

5.1.1 As detailed in the report.

5.2 Legal Implications

5.2.1 As detailed in the report

5.3 Equalities and Diversity Implications

5.3.1 An Equality Impact Assessment will be undertaken if there are proposals to amend the Council Tax support scheme.

5.4 Risk Implications

5.4.1 As detailed in the report

5.5 Policy Implications

5.5.1 As detailed in the report

BACKGROUND PAPERS

None

APPENDICES

Appendix A - Glossary

Appendix A GLOSSARY

IS	Income support
JSA (IB)	Job seekers allowance (Income based)
UC	Universal Credit
PC	Pension credit
GC	Guaranteed credit
SC	Savings credit
ESA (IR)	Employment support allowance (Income related)