

Evaluation of option variables

Options are given in sequence of how they will be applied as some options would affect the same household

Framework option	Explanation	Variations available	Variations	No. affected	Estimated annual saving	No. who would no longer qualify for benefit	Average loss/reduction per household per week
Remove Second Adult Rebate	A rebate of 25%, 15% or 7.5% is paid where there is only one person liable for the council tax but has a second non liable adult living with them who is on a low income. This option would mean that the liable person would need to pay the additional percentage of their Council Tax	None	None	27	£6600	27	£4.70 per week
Introduce a maximum award	Currently benefit is calculated on 100% of a claimant's council tax liability. This option would restrict that by a percentage and mean everyone would pay something towards their council tax.		25%	1845	£556,563		£5.80 per week
			30%	1845	£664,200		£6.90 per week
Introduce a minimum support award to £5 a week	Currently there is no minimum award. Introducing this option would mean anyone who would be entitled to less than £5 a week would not be entitled to receive that rebate on their Council Tax.	A lower minimum award level could be used	£5 minimum	95	£14,300	95	£2.90 per week

Framework option	Explanation	Variations available	Variations	No. affected	Estimated annual saving	No. who would no longer qualify for benefit	Average loss/reduction per household per week
			£3 minimum	38	£3,260	38	£1.65 per week
			£1 minimum	10	£280	10	£0.54 per week
Reduce upper capital limit to £6000	Currently entitlement to benefit can be assessed if a claimant has capital up to a maximum of £16,000	A different reduced level could be used	Upper limit £6000	67	£17,500	67	£5.00
Limit support to a Band D equivalent	Currently benefit is calculated on the claimant's full Council Tax liability whatever the band of the property they live in. This option would restrict the support given to the Council Tax band average	A different band could be used for restriction	Band D	183	£48,000	Award may reduce or become nil	£5.04 per week But those in high bands would lose up to £9.0 per week)
Remove backdating	Council Tax Benefit can be currently awarded for up to 6 months if there was 'good cause' for the delay in claiming benefit. This option would mean that support could only be given from the date of claim	The period for backdating could be reduced from 6 months. 3, 2 and 1 month options were used for consultation purposes.	3 month	112	£10,500		Total loss £93.00
			2 month	89	£3,000		Total loss £34.00
			1 month	74	£1,400		Total loss £19.00
Remove the Child Benefit income disregard	The current Council Tax Benefit scheme, fully disregards Child Benefit as income in the calculation of entitlement	None	None	515	£78,500		£2.90 per week

Framework option	Explanation	Variations available	Variations	No. affected	Estimated annual saving	No. who would no longer qualify for benefit	Average loss/reduction per household per week
Remove the maintenance received for children income disregard	The current Council Tax Benefit scheme, fully disregards maintenance paid in respect of children in the claimant's household	None	None	129	£13,000		£1.94 per week