

Current Position	Under New Scheme	Benefits for Claimant	Benefits for Council
<p>Couple with two children, both Self-employed current weekly net income after deductions £289.13</p> <ul style="list-style-type: none"> <li>• Gardener £85.01</li> <li>• Dance Teacher £30.22</li> <li>• Child Benefit £20.70</li> <li>• Child Benefit £13.70</li> <li>• Child Benefit disregarded - £20.70</li> <li>• Child Benefit disregarded - £13.70</li> <li>• Child Tax Credit £115.79</li> <li>• Working Tax Credit £85.21</li> <li>• Couple earnings disregard -£20.00</li> <li>• Additional earnings disregard -£17.10</li> <li>• Band B Council Tax weekly liability £27.73</li> <li>• <b>CTR entitlement £17.58</b></li> </ul>	<p>Under the new scheme we would apply Minimum Income Floor, weekly net income after deductions £389.08</p> <ul style="list-style-type: none"> <li>• Gardener £99.04</li> <li>• Dance Teacher £99.04</li> <li>• Child Benefit £20.70</li> <li>• Child Benefit £13.70</li> <li>• Child Benefit disregarded - £20.70</li> <li>• Child Benefit disregarded - £13.70</li> <li>• Child Tax Credit £115.79</li> <li>• Working Tax Credit £85.21</li> <li>• Couple earnings disregard - £10.00</li> <li>• Additional earnings disregard - £0.00</li> <li>• Band B Council Tax weekly liability £27.73</li> </ul> <p>25% discount as Income now falls within Family+ band 4 £360.01 - £430.00</p> <ul style="list-style-type: none"> <li>• <b>CTR entitlement £6.91</b></li> </ul>	<ul style="list-style-type: none"> <li>• They would stay on this level of entitlement unless their income dropped below £360.00 or increased above £430.00</li> <li>• Easier to claim, they don't have to complete a long claim form</li> <li>• Don't need to provide lots of evidence when they make their initial claim</li> <li>• Or report a change in their circumstances</li> </ul>	<ul style="list-style-type: none"> <li>• Much easier to administer</li> <li>• Will be able to be processed automatically without the need of human intervention</li> </ul>
<p>Single parent with 2 children on Universal Credit, current net weekly income £190.75</p> <ul style="list-style-type: none"> <li>• UC £190.75</li> <li>• Band B Council Tax weekly liability £27.69</li> <li>• Less 25% SPD - £6.92</li> <li>• Weekly CT liability £20.77</li> <li>• Weekly CTR entitlement £16.62 (80% of £20.77)</li> <li>• <b>CTR entitlement £16.62</b></li> </ul>	<p>Under the new scheme will fall into the category Family+ band 1 awarding 85%</p> <p><b>CTR entitlement £17.65</b></p>	<ul style="list-style-type: none"> <li>• No need for claimant to complete claim form</li> <li>• We will accept UC notification letter as claim form</li> <li>• Claim will not react to automated change in circumstances produced by Universal Credit thus less bills being produced and instalments not fluctuating allowing tax payer to budget</li> </ul>	<ul style="list-style-type: none"> <li>• By accepting a UC notification as a claim form we improve collection</li> <li>• Claim will not react to automated change in circumstance which will stop multiple bills being issued in the financial year reducing admin costs and allowing the Authority to enforce recovery for the non-payers.</li> </ul>

<p>Single claimant, working with one dependent child. Current net weekly income £111.60</p> <ul style="list-style-type: none"> <li>Earnings £92.05</li> <li>Working Tax Credit £13.74</li> <li>Child Tax credit 47.91</li> <li>Child benefit 20.70</li> <li>Child benefit disregarded -£20.70</li> <li>Lone parent earnings disregard -£25 per week</li> <li>Additional Earnings disregard -£17.10 per week</li> <li>Council Tax band A weekly net liability £17.75</li> <li><b>CTR entitlement £14.21</b></li> </ul>	<p>Under the new scheme net weekly income will be £133.70</p> <ul style="list-style-type: none"> <li>Earnings £92.05</li> <li>Working Tax Credit £13.74</li> <li>Child Tax credit 47.91</li> <li>Child benefit 20.70</li> <li>Child benefit disregarded - £20.70</li> <li>Lone parent earnings disregard -£20</li> <li>Council Tax Band A weekly net liability £17.75</li> <li>85% under Family1 band 1</li> <li><b>CTR entitlement £15.09</b></li> </ul>	<ul style="list-style-type: none"> <li>Although there is a reduction in earnings disregards under the banded scheme entitlement has still increased</li> </ul>	<ul style="list-style-type: none"> <li>Increased entitlement means reduced instalments so higher chance of receiving payment, increasing collection rate</li> </ul>
<p>201304068</p> <ul style="list-style-type: none"> <li>Couple, 1 working with seven dependent children, one receiving DLA care. Total net weekly income after disregards £699.87</li> <li>Earnings £327</li> <li>Child Tax credit £335.37</li> <li>Child benefit £102.90 (disregarded)</li> <li>DLA £57.30</li> <li>Carers Allowance £64.60</li> <li>Maintenance received for children £47.75 (disregarded)</li> <li>Earnings disregard £10</li> <li>Additional earnings disregarded £17.10</li> <li>Maintenance disregarded</li> <li>DLA disregarded</li> <li>Council Tax band D weekly net liability £36.14</li> <li><b>CTR entitlement £28.83 - £0.08 short of max award</b></li> </ul>	<p>Under new scheme total net weekly income after disregards £652.37</p> <ul style="list-style-type: none"> <li>As old scheme but with</li> <li>Carers allowance £64.60 disregarded</li> <li>Additional earnings disregard £0.00</li> <li>Council Tax band D weekly net liability £36.14</li> </ul> <p>Above the income threshold of £430.00 for Family+</p> <ul style="list-style-type: none"> <li><b>CTR entitlement £0.00</b></li> </ul>	<ul style="list-style-type: none"> <li>none</li> </ul>	<ul style="list-style-type: none"> <li>the authority has fallen in line with the rest of Devon in only allowing for 2 children in the assessment of entitlement</li> </ul>
<p>201303566</p> <p>Single claimant self-employed in Media, total net weekly income after disregards £91.59</p>	<p>Under the new scheme MIF will be applied, total net weekly income after disregards £243.99</p>		<ul style="list-style-type: none"> <li>Falling in line with DWP guidance &amp; the rest of Devon in using Minimum Income Floor for those engaged in long term self-</li> </ul>

<ul style="list-style-type: none"> <li>Working 35 hours per week Earning £38.62 per week</li> <li>Working Tax Credit £52.97</li> <li>Earnings disregard £5</li> <li>Additional earnings disregard £17.10</li> <li>Council Tax band C weekly net liability £23.84</li> <li><b>CTR entitlement £19.07 max award</b></li> </ul>	<ul style="list-style-type: none"> <li>Working 35 hours per week MIF earnings to be used £196.02</li> <li>Working Tax Credit £52.97</li> <li>Earnings disregard £5</li> <li>Additional earnings disregard £0.00</li> <li>Council Tax band C weekly net liability £23.84</li> </ul> <p>25% reduction under single person Band 4 £220.01 - £290.00</p> <ul style="list-style-type: none"> <li><b>CTR entitlement £5.96</b></li> </ul>		<p>employed work and declaring low income.</p>
<p>201303155</p> <p>Single homeowner with a weekly net income following disregards of £90.63</p> <ul style="list-style-type: none"> <li>Self-employed cleaner 13 hours a week earning £95.63</li> <li>Earnings disregard £5</li> <li>Council Tax band C weekly net liability £25.10</li> <li><b>CTR entitlement £16.58</b></li> </ul>	<p>Under the new scheme net weekly income after disregards is £191.02</p> <ul style="list-style-type: none"> <li>MIF £196.02</li> <li>Council Tax band C weekly net liability £25.10</li> <li>Council Tax Reduction</li> </ul> <p>45% reduction under single person Band 3 £160.01 - £220.00</p> <ul style="list-style-type: none"> <li><b>CTR entitlement £11.29</b></li> </ul>		<ul style="list-style-type: none"> <li>Reduction in cost to the authority for those not working in meaningful self-employment</li> </ul>
<p>201302816</p> <p>Single person with a non-dependant</p> <ul style="list-style-type: none"> <li>Employment and Support Allowance £110.75</li> <li>Non dependant receives Carers Allowance £64.60</li> <li>Weekly Council Tax Liability £10.04 per week</li> <li>Non dependant deduction £3.90 per week</li> <li><b>CTR entitlement £6.14</b></li> </ul>	<p>No non-dependant deduction under the new scheme</p> <p>100% as will fall into band for single person with passported benefit</p> <ul style="list-style-type: none"> <li><b>CTR entitlement £10.04</b></li> </ul>	<ul style="list-style-type: none"> <li>full award of CTR as no non dependant deduction being taken</li> </ul>	<ul style="list-style-type: none"> <li>Reduced collectable debt for someone who is not liable for the Council Tax.</li> </ul>