

## Appendix A

### HBC – Estimated savings of revised working age council Tax Support scheme

Type of CTS scheme adjustment	Case affected	Estimated saving of revised scheme (£)	Estimated saving of revised scheme For HBC (£)12.40%	Est. increase in bad debt costs (see note) (£) 23.23%	Net Benefit to HBC	High level impact assessment
Retain the current scheme without change.	9568	0	0	0	0	No disproportionate impact on any group
Restrict working age maximum award to equivalent of a Band D property	34	14860.61	1842.96	428.11	1414.85	Could potentially impact on any group but most likely to impact on lone parents and families.
Restrict working age maximum award to equivalent of a Band C property	135	38187.26	4735.22	1099.99	3635.23	Could potentially impact on any group but most likely to impact on lone parents and families.
Maximum working age award = 90% of CT liability	2401	25578.18	3171.69	736.78	2434.91	No disproportionate impacts. Already have to pay 8.5% therefore only 1.5% adjustment.
Maximum working age award = 90% of CT liability but protect those with disability income	Current scheme already has vulnerable Excluded.	N/A				All ready protected in current scheme.

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Maximum working age award = 80% of CT liability	2401	196099.40	24316.32	5648.68	18667.64	No disproportionate impacts Already have to pay 8.5% therefore only 11.5% adjustment.
Maximum working age award = 80% of CT liability but protect those with disability income	Current scheme already has vulnerable Excluded					All ready protected in current scheme.
Align the working age backdating rules as they are in Housing Benefit – reduce to 1 month	90	0				No disproportionate impact on any particular group - Impacts those with savings.
<b>Type of CTS scheme adjustment</b>	<b>Case affected</b>	<b>Estimated Increased cost of revised scheme (£)</b>	<b>Estimated Increased cost of revised scheme For HBC(£)12.40%</b>		<b>Net cost to HBC</b>	<b>High level impact assessment</b>

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Increase the earned income disregard for working age for single claimants from £5 to £10 per week	138	7195.71	892.26	----	892.26	Advantageous to working age single claimants only.
Increase the earned income disregard for working age for single claimants from £5 to £15 per week	138	21587.14	2676.80	-----	2676.80	Advantageous to working age single claimants only.
Increase the earned income disregard for working age couple claimants from £10 to £20 per week	325	33892.85	4202.71	-----	4202.71	Advantageous to working age couple claimants only.
Increase the earned income disregard for working age couple claimants from £10 to £30	325	67785.71	8405.42	-----	8405.42	Advantageous to working age couple claimants only.

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per week						
Discretionary Housing Payment scheme for Council Tax Support Claimants	N/A					

**Note –** Percentages provided by accountancy, I have not included additional admin costs as CAPITA contact would included the collection activities within the current contract pricing.