APPENDIX A – CTS Scheme Principles 2027/28

1) Income Bands
The scheme is designed so that Band 1 figures align with Universal Credit allowances, followed by bands of £50. These are uprated annually in line with UC allowance uprating. The figures shown below are for 2026/27.

Band	Discount	Single Person (weekly net income)	Couple with no children (weekly net income)	Couple or Lone Parent with one child/young person (weekly net income)	Couple or Lone Parent with two children /young persons (weekly net income)	Couple or Lone Parent with three children /young persons (weekly net income)	Couple or Lone Parent with four or more children/young persons (weekly net income)
1*	100%	Less than £99.01	Less than £154.01	Less than £225.01	Less than £295.01	Less than £365.01	Less than £435.01
2	75%	£99.01 to £149.00	£154.01 to £204.00	£225.01 to £275.00	£295.01 to £345.00	£365.01 to £415.00	£435.01 to £485.00
3	50%	£149.01 to £199.00	£204.01 to £254.00	£275.01 to £325.00	£345.01 to £395.00	£415.01 to £465.00	£485.01 to £535.00
4	25%	£199.01 to £249.00	£254.01 to £304.00	£325.01 to £375.00	£395.01 to £445.00	£465.01 to £515.00	£535.01 to £585.00
5	0%	£249.01 +	£304.01+	£375.01+	£445.01+	£515.01+	£585.01+

2) The highest level of discount is equal to the maximum Council Tax liability (100%), Band 1, and all current applicants that are in receipt of a '*passported benefit' such as Employment and Support Allowance (Income Related) will receive maximum discount;

3) All other discount levels are based on the applicant's and partner's, (where they have one) net weekly income, and the scheme allows for variation in household size with the levels of income per band increasing where an applicant has a partner, and / or dependants.

4) Any changes are applied on a daily basis in line with Council Tax liability. Claims can be backdated up to a maximum of 12 months from the date of claim where circumstances show that the applicant would have been continuously eligible for the period in question had they applied at the time.

5) There are no reductions in CTS award levels where an applicant has non-dependants living with them.

6) To encourage work, a standard disregard of up to £50 per week is provided against all earnings.

7) Disability benefits such as Disability Living Allowance and Personal Independence Payment are disregarded, and a further disregard of £50 per week is applied to a customers' total income where one of those benefits are in payment.

8) Carer's Allowance and the Support Component of Employment and Support Allowance is disregarded to protect carers and those with additional support needs.

9) Childcare, child maintenance, and child benefit is disregarded, in order to support families.

10) Universal Credit is made up of different components dependant on the household circumstances. The following elements are disregarded within the scheme: housing element, limited capability for work, childcare, disabled child, and carer's element.

11) War pensions and war disablement pensions are disregarded.

12) The Capital limit is set at £10,000, and any applicant who has capital above that level will not qualify.

13) The CTS scheme makes provision for discretionary support to be sought on the grounds of exceptional hardship. Further details can be found within the Council Tax Discretionary Relief Policy.

14) The full technical scheme document is published on the website here