



The Runnymede Borough Council (Council Tax Support Scheme) 2025-26

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Runnymede Borough Council (Council Tax Support Scheme) (Persons who are not Pensioners) 2025
**The Runnymede Borough Council (Council Tax Support Scheme) (Persons
who are not Pensioners) 2025-26**

Approved and Made by Council

19 December 2024

Coming into effect

1 April 2025

Runnymede Borough Council makes the following Scheme in exercise of the functions -

- (a) conferred by sections 13A(1)(a), 13A(2), 13A(3) and Schedule 1A to the Local Government Finance Act 1992 and all other enabling powers,
- (b) pursuant to Regulations made under section 113(1) and (2) to the 1992 Act and paragraph 2 of Schedule 1A to the Local Government Finance Act 2012 and
- (c) in accordance with Parts 1 to 3 and Schedules 7 to 8 of The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012.

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Introduction

1. The Welfare Reform Act 2012 abolished Council Tax Benefit and the Local Government Finance Act 2012 made provision for local authorities to devise their own schemes for a Council Tax Support discount to assist people on low incomes to pay their Council Tax.
2. People over pension age are protected by regulations requiring a local scheme to retain most features of the former Council Tax Benefit scheme. People below pension age are covered by a locally defined scheme that is subject to only limited national prescription.
3. The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (SI 2012/2885) set out the scheme provisions that local authorities must adopt for people over pension age and additionally prescribe a small number of provisions that local authorities must incorporate into their local scheme for people of working age. These regulations will be maintained across time.
4. Any reference to regulations refers The Council Tax Reductions Schemes (Default Scheme) (England) Regulations 2012 (SI 2012/2886). As such, these regulations provide the basis for calculating entitlement for working age residents and are amended by reference to this document as the Runnymede Council Tax Support scheme.
5. Both of these regulations were amended for the first year of the scheme by the Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme) (England) (Amendment) Regulations 2012 (SI 2012/3085) to uprate amounts in line with the general 2013 Social Security uprating. Regulations changing the scheme for subsequent years are set out in the Annexe at the end of this Scheme.
6. Runnymede's scheme for people of working age is set out below and referred to as 'the scheme'.

Annual Review of Council Tax Support Scheme

7. For each financial year, the authority must consider whether to revise its scheme or to replace it with another scheme. The authority must make any revision to its scheme, or any replacement scheme, no later than 11 March in the financial year preceding that for which the revision or replacement scheme is to have effect.
8. Having given full consideration to the Council Tax Support scheme adopted by the Council in April 2013, and subsequently amended, and following an extensive public consultation, the authority has decided to implement a replacement Council Tax Support scheme from 1st April 2025. The scheme adopted by the Council shall be subject to provisions contained in the Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2022 and legislation relating to the annual uprating of applicable amounts in accordance with those set for housing benefit and through powers it delegated to the Section 151 Officer it incorporated uprated amounts for applicable amounts, disregards and non-dependant deductions and Universal Credit Earnings income bands from 1 April 2025 and these have been further uprated from 1 April 2025 under these delegated powers.

Prescribed Statutory Requirements

9. The authority scheme includes the statutory provisions that must apply to all applicants for a reduction in accordance with the Prescribed Requirements Parts 1 to 3 and Schedules 1 to 8.
10. The Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012, SCHEDULE Council Tax Reduction Scheme (Default Scheme) 2013 applies to this scheme with the exception of the local scheme requirements set out below.

Pensioners

11. The Government has said that local authorities must protect pensioners at the same level of support as the council tax benefit scheme and has prescribed a local scheme for pensioners with national rules.
12. This means that the authority has no discretion over the method or level of support provided to pensioners in accordance with the Prescribed Requirements, Parts 1 to 3, Schedules 1 to 6 and Schedules 7 to 8 where they apply to Pensioners.
13. This document sets out the local council tax support scheme for persons who are not pensioners;
14. The scheme for pensioners in brief is:
15. There are three main classes under the prescribed pension credit age scheme, for each of which there are a number of qualifying criteria. In all cases individuals must not be of a prescribed class exempted from support defined within statute, such as a person from abroad with limited leave to remain.
16. The 3 groups are:
 - Class A - Pensioners whose income is less than the applicable amount
 - Class B - Pensioners whose income is greater than the applicable amount
 - Class C - Alternative Council Tax reduction (second adult rebate) – pensioners

Class A - Pensioners whose income is less than the applicable amount

17. The individual must (on the day concerned):
 - a) Be liable to pay Council Tax in respect of a dwelling in which they are resident
 - b) Not be absent as described under the regulations
 - c) Be somebody in respect of whom a maximum council tax reduction amount can be calculated
 - d) Who does not fall within a class of person not entitled to a reduction under this scheme
 - e) Whose income (if any) for the relevant week does not exceed his or her applicable amount (as defined in regulations),
 - f) Has applied for the scheme.
 - g) Have attained the qualifying age for state pension credit,
 - h) Not be someone or have a partner who is in receipt of Income Support, income based Jobseeker's Allowance or income based Employment and Support Allowance or Universal Credit.
 - i) Not have capital savings above £16,000 (or amount specified in regulations).

Class B - Pensioners whose income is greater than the applicable amount

18. The individual must (on the day concerned):
- a) Be liable to pay Council Tax in respect of a dwelling in which they are resident
 - b) Not be absent as described under the regulations
 - c) Be somebody in respect of whom a maximum Council Tax reduction amount can be calculated
 - d) Who does not fall within a class of person not entitled to a reduction under this scheme
 - e) Whose income (if any) for the relevant week is greater than his or her applicable amount (as defined in regulations),
 - f) In respect of whom amount A exceeds amount B where—
 - i. Amount A is the maximum council tax reduction in respect of the day/week in the applicant's case; and
 - ii. Amount B is 2 6/7 % of the difference between his income for the relevant week and his/her applicable amount (this equates to 20% reduction per £1 of income above the applicable amount), and
 - g) Has applied for the scheme.
 - h) Has attained the qualifying age for state pension credit,
 - i) Not be someone or have a partner who is in receipt of Income Support, income based Jobseeker's Allowance or income based Employment and Support Allowance,
 - j) Not have capital savings above £16,000 (or amount specified in regulations).

Class C - Alternative maximum council tax reduction – pensioners

19. The individual must:
- a) Be liable to pay Council Tax in respect of a dwelling in which they are resident
 - b) Not be absent as described under the regulations
 - c) Be somebody in respect of whom a maximum council tax reduction amount can be calculated
 - d) Who does not fall within a class of person not entitled to a reduction under this scheme
 - e) Has applied for the scheme
 - f) Has attained the qualifying age for state pension credit,
 - g) Be somebody who has at least one second adult living with them who is not their partner, not somebody who pays rent, and who is on a prescribed low wage and / or prescribed benefit, as set out in regulations

The reduction to which persons in each class are entitled:

20. For A to C the reductions are specified in Regulations.
21. **Class A Reduction:** If an individual matches the criteria in Class A, including that income is less than their applicable amount (as set out in regulations) in their case, that person qualifies for 100% reduction on their Council Tax liability, subject to any non-dependent deduction (see section 4.4) or any other deduction specified in regulations.
22. **Class B Reduction:** If an individual matches the criteria in Class B, it will mean that their income is greater than their living allowance / applicable amount (as defined in the regulations). The regulations specify the amount of the reduction in Council Tax Support equate to a 20% per cent reduction for each £1 of income above the applicable amount. This is subject to any non-dependant deductions and any other adjustments as specified in the regulations. 7
23. **Class C Reduction:** Under the existing national Council Tax Benefit scheme, the class 3 reduction is known as second adult rebate. This may be awarded in respect of a second adult sharing the household who would normally be expected to contribute towards the council tax bill but who cannot afford to do so based on

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their low income as indicated by prescribed low wages bands or prescribed
working-age benefit indicators.

24. This reduction will equate to the existing second adult rebate and may be awarded at 25%, 15% or 7.5% (or as specified in regulations) of the council tax liability, depending upon individual circumstances.

Pension Age Non-Dependent Deductions

25. Once a reduction amount is calculated, it will continue to be subject to a downward adjustment to take into account non-dependent adults that normally reside in the dwelling who would be expected to contribute to Council Tax. Deductions for such non-dependent adults will be calculated with differing prescribed amounts being deducted according to individual circumstances, and with the same exceptions applying.

Determination of Class and Award

26. Determination of the class an individual is put into and the reduction they will receive will continue to be determined in two ways:
 - a. In respect of Class A and Class B, through means testing which will continue according to the rules and criteria and
 - b. Through application of rules for calculation of Class C known as the Alternative Council Tax reduction calculation.

Means Test for Class 1 and Class 2

27. The means test is defined within the regulations and aligned with the previous regulations for council tax benefit for those of state pension credit age.
28. The means test is based upon a comparison of income defined in regulations and a deemed living allowance also defined in regulations. The way in which these elements will be defined and evaluated for the pension credit age scheme is set out below.

Living Allowance (Applicable Amount)

29. The individual's living allowance or applicable amount will be made up of four elements. The amounts are specified in regulations. The elements are:
 - a. A personal allowance in respect of the applicant,
 - b. An amount in respect of any child or young person who is part of their family,
 - c. A family premium element (where the applicant is part of a family of which at least one member is a child or young person. This is not added or included for new claimants since 2016, and
 - d. Any premium amount set out in regulations that is applicable to the individual.

Calculation of Income and Capital

30. Income and capital will be calculated for a person who has reached the qualifying age for state pension credit in line with previous provisions. The income and capital of a claimant's partner or partners in the case of a polygamous marriage will continue to be treated as income of the claimant.
31. Income or capital of any child or young person will not be treated as income or capital of the claimant, unless it appears to the Council that the two have entered into arrangements to take advantage of the system.

Income and capital for those on State Pension Credit

32. The regulations instruct Councils to disregard income and capital for those in receipt of state pension credit.

33. For those in receipt of the savings credit element of state pension credit, the Council will be able to use the Department for Work and Pensions' Pension Service's assessment of the income and capital of the individual, and adjust this to take into account income from this benefit and any other relevant requirements.

Calculation of Income where a Person is not in Receipt of State Pension Credit

34. For those who have reached the qualifying age for state pension credit, but are not in receipt of this benefit themselves, provisions relating to income, its calculation on a weekly basis, what is to be regarded as income and what is to be disregarded as income are specified in the regulations and replicate the operation of Council Tax Benefit.

Income and Wider Welfare changes

35. In relation to income, wider welfare changes mean new working age benefits will be introduced to replace some of the existing working age benefits.
36. Despite these changes being mainly to working-age benefits, they may have relevance for individuals living with a person of pension-credit age and consequently, it may be taken into consideration in the assessment.
37. New applicants will be migrated onto these benefits over time, so both benefits will co-exist for a number of years (for example, the Universal Credit migration will take place over a number of years). Where such benefits are mentioned in these regulations, an equivalent approach for an individual on the new benefit will be identified and agreed. Draft regulations will mark the points where such arrangements will need to be set out. These changes may be formalised in regulations to be laid before Parliament.

Calculation of capital

38. Calculation of capital where a person is not in receipt of state pension credit
39. Provisions relating to capital – for example, the capital savings limit of £16,000 (after which individuals will not be eligible for council tax reductions) what is to be regarded as capital; what is to be disregarded as capital and other capital calculations are contained in the regulations.

Notional capital

40. Regulations will continue to stipulate that individuals will be treated as possessing capital of which they have deprived themselves for the purposes of securing council tax reductions.
41. The notional capital will continue on the same basis, for example, disregarding the value of any holding in a company where the applicant is the sole owner or partner, but will include an amount of capital equal to the value (or their share of the value of) the capital of such a company. This notional capital (which the individual is treated as in possession of) will be reduced over time as set out in regulations, to reflect payment of additional council tax liabilities incurred.

Tariff income on capital

42. Once an amount of capital is calculated, net of any amounts to be disregarded, this will be treated as if it is income as prescribed in the regulations. The amounts specified in the 2012 regulations are £1 for every £500 (or part of £500) in excess of £10,000. This amount of tariff income will be added to the initial income calculation to give a total income amount.

Calculation of Reduction

43. Once the total income amount has been calculated, it will be compared with the living allowance / applicable amount, to determine whether the individual falls into Class A (income less than applicable amount) or Class B (income greater than applicable amount).
44. Persons in Class A will receive 100% council tax reduction against their council tax liability. (This liability will be net of any council tax discounts under the Local Government Finance Act 1992 and non-dependent deductions under the regulations for persons of pension credit eligible age).
45. Persons in Class B will receive a reduction equivalent to 20% of the difference between their income and applicable amount on their net council tax liability.

Local Scheme Requirements - Council Tax Support for people of working age

46. For a person to whom regulation 3 (b) of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 applies (a “person who is not a pensioner”), the classes of person entitled to Council Tax Support under this scheme for any week are those prescribed in paragraphs 16 and 17 of the Schedule to the Council Tax Reductions Schemes (Default Scheme) (England) Regulations 2012 (Class D, Class E and Class G) and the provisions of
 - a) Parts 1 to 3 and schedules 7 and 8 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 as subsequently amended,
 - b) The Council Tax Reductions Schemes (Default Scheme) (England) Regulations 2012, and The Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme)(England)(Amendment) Regulations 2012 shall applysave as follows:-

People of Working Age

47. For the avoidance of doubt, a person who is not a pensioner shall be treated as a pensioner if he is one of a couple and the other member of that couple has reached the qualifying age for state pension credit and neither member of the couple is
 - (a) a person on income support, on an income-based jobseeker’s allowance or on an income-related employment and support allowance, or
 - (b) a person with an award of universal credit.
48. Subject to local amendments to regulations 23, 29, 30, 32, 37, 48, 106, Schedule 1, Schedule 3; Schedule 4, Schedule 7 set out the provisions of the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 (the “Default Scheme”), which the authority has adopted within its scheme.
49. Class F: alternative maximum council tax reduction) – persons who are not pensioners (regulation 3 (b), regulation 18, Regulation 32 (4) of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 and Schedule 4 the Default Scheme, for a person who is not a Pensioner, also known as ‘Second Adult Rebate’ do not apply.

Work Incentives

50. The authority’s scheme is required to meet the basic requirements of encouraging and incentivising work. The Government does not prescribe by regulation how the authority provides for work incentives in its scheme; it is for the authority to decide how best to provide work incentives for its individual communities.

Average weekly earnings of self-employed earners

51. In Chapter 5 of the Default Scheme, where the income of an applicant consists of earnings from employment as a self-employed earner his average weekly earnings must be estimated by reference to his earnings from that employment over such period as is appropriate in order that his average weekly earnings may be estimated accurately but the length of the period must not in any case exceed a year.
52. For the purposes of this paragraph the applicant's earnings must be calculated in accordance with paragraph 53 (earnings of self-employed earners), 61 (calculation of net profit of self-employed earners) and 62 (calculation of deduction of tax and contributions of self-employed earners).
53. Subject to regulations 53, 61 and 62 of the Default Scheme, for a person who is not a Pensioner, where, in any assessment period, a claimant is in gainful self-employment (see paragraph 27) and the claimant's earned income in respect of that assessment period is less than the minimum income floor, the claimant is to be treated as having earned income equal to the minimum income floor.
54. The "minimum income floor" is the amount that a person would be paid for thirty-five hours or in the case of a lone parent twenty hours work per week at the hourly rate applicable under Regulation 4 of the National Minimum Wage Regulations 2015 (as amended and in force on 1 January preceding this scheme's effective start date) minus-
 - (a) an amount that the Council considers appropriate to take account of any income tax or national insurance contributions for which the person would be liable in respect of the assessment period if they had earned income of that amount.
55. Paragraph 21 above does not apply where the assessment period falls within a start-up period or is the assessment period in which a start-up period begins or ends

Start-up Period

56. A "start-up period" is a period of 12 months and applies from the beginning of the assessment period in which the Council determines that a claimant is in gainful self-employment where—
 - (a) the claimant has begun to carry on the trade, profession or vocation which is their main employment in the 12 months preceding the beginning of that assessment period; and
 - (b) the claimant is taking active steps to increase their earnings from that employment.
57. But no start-up period may apply in relation to a claimant where a start-up period has previously applied in relation to that claimant, whether in relation to the current award or any previous award of Local Council Tax Support, unless that previous start-up period—
 - (a) began more than 5 years before the beginning of assessment period referred to in paragraph (1); and
 - (b) applied in relation to a different trade, profession or vocation which the claimant has ceased to carry on.
58. The Council may terminate a start-up period at any time if the person is no longer in gainful self-employment or is no longer taking the steps referred to in paragraph (1)(b).

Meaning of “gainful self-employment”

59. A claimant is in gainful self-employment for the purposes of paragraph 26 above where the Council has determined that—
- (a) the claimant is carrying on a trade, profession or vocation as their main employment.
 - (b) their earnings from that trade, profession or vocation are self-employed earnings; and
 - (c) the trade, profession or vocation is organised, developed, regular and carried on in expectation of profit.

Vulnerability

60. The Government does not prescribe by regulation which class of person(s) is deemed as vulnerable, it is for the authority to decide, having regard to its duties under the Acts referred to below.
61. In making its scheme, Runnymede Borough Council has paid due regard to the -
- Equality Act 2010, public sector equality duties with regard to –
 - o age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex or sexual orientation, and
 - Child Poverty Act 2010, the duty to mitigate the effects of child poverty, and
 - Disabled Persons (Services, Consultation and Representation) Act 1986, and
 - Chronically Sick and Disabled Persons Act 1970, the duties relating to the welfare needs of disabled people, and
 - Housing Act 1996, the duty to prevent homelessness, and
 - Armed Forces Covenant, to recognise what our Armed Forces do for us, especially the injured and the bereaved
62. The Default Scheme, which Runnymede Borough Council has adopted as its local scheme with local variations has been written with due regard to all of the above acts.
63. The council has also decided to retain the 100% local scheme disregard for all types of war pensions from the council tax benefit scheme.
64. For clarity, the ‘**Vulnerable**’ scheme applies where the applicant, or any partner, receives an enhanced disablement premium or severe disablement premium or Universal Credit Limited Capability for Work in accordance with Employment and Support Allowance regulations 2008 or has a dependant in receipt of a disabled child premium.

Maximum Council Tax Reduction

65. In Part 7 paragraph 29 (1) of the Default Scheme, for a person who is not a Pensioner, subject to paragraph (1) the amount of a person’s maximum council tax reduction in respect of a day is 80 per cent of the amount A/B where—

A is the amount set by the authority as the council tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act; and

B is the number of days in that financial year, less any deductions in respect of non-dependants which fall to be made under paragraph 30 (non-dependant deductions: pensioners and persons

(1) Sub-paragraph (2) applies where the applicant, or any partner, receives an enhanced disablement premium or severe disablement premium or Universal Credit Limited Capability for Work in accordance with Employment and Support Allowance regulations 2008 or has a dependant in receipt of a disabled child premium.

(2) Where sub-paragraph (1) applies, the amount of a person's maximum Council Tax reduction in respect of a day is **90 per cent** of the amount A/B where –

A is the amount set by the authority as the council tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act; and

B is the number of days in that financial year,
less any deductions in respect of non-dependants which fall to be made under paragraph 30 (non-dependant deductions: pensioners and persons who are not pensioners).

Persons excluded from this scheme: valuation band F, G and H

66. In Part 5 of the Default Scheme, insert a class of person described in this paragraph consists of any person whose liability for Council Tax is in respect of a chargeable dwelling which falls within valuation band F, G or H in accordance with section 5 of the LGFA 1992.

67. Where the eligible council tax has been reduced from Band F to E under section 13 of the LGFA 1992, then there will be an entitlement to Council Tax Support.

Minimum entitlement

68. Subject to paragraph 32 of the Default Scheme, for a person who is not a Pensioner in Class D, E or G, where the support is £5.00 or less per week, then there is no entitlement to Council Tax Support under this scheme.

War Pensions

69. In paragraph 20 of schedule 8 of the Default Scheme, for a person who is not a Pensioner (disregard of pensions paid for war disablement and to war widows and war widowers), the amount to be disregarded shall be the whole of that income.

Capital Limit

70. Subject to paragraph 23 of the Default Scheme, for a person who is not a Pensioner, the capital limit consists of any person whose capital exceeds £16,000; where subparagraph (a) applies

(a) This paragraph applies where the applicant, or any partner, receives an enhanced disablement premium or severe disablement premium or Universal Credit Limited Capability for Work in accordance with Employment and Support Allowance regulations 2008 or has a dependant in receipt of a disabled child premium.

(b) Where sub-paragraph (a) does not apply, the class of person described in this paragraph consists of any person whose capital exceeds £10,000.

71. Regulation 72(a) of the Default Scheme, where (b) above applies shall read: £1 for each £250 in excess of £6,000 but not exceeding £10,000.

Delay in reporting changes

72. Paragraph 107 of the Default Scheme, is subject to the proviso that where an applicant (or any person acting on his behalf) fails to notify a relevant change of circumstances in accordance with paragraph 9 of Schedule 8 to the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (SI 2012/2885)(reproduced in paragraph 115 of the Default Scheme) and that change would result in an increase in the amount of a reduction, the amount of the reduction granted shall not be increased for any day before the day on which the authority received notification of that change.

Family Premium

73. The provisions set out in regulations 2 and 4 of the Housing Benefit (Abolition of the Family Premium and date of claim) (Amendment) Regulations 2015 [SI 1857 of 2015] to exclude the family premium from the applicable amount of a new applicant shall apply to the applicable amount for Council Tax Support from 1 April 2017 for new claims made on or after 1 April 2017 and for existing applicants where a first child is born or a child joins a household that does not include children on or after 1 April 2017.

Applicable amounts for children

74. The provisions set out in The Social Security (Restrictions on Amounts for Children and Qualifying Young Persons) Amendment Regulations 2017 [SI 376 of 2017] to exclude, with exceptions, additional applicable amounts in the Housing Benefit scheme for a third or subsequent child born or joining the household on or after 1 April 2017 shall apply equally in the assessment of the applicable amount for Council Tax Support. [Note that The Council Tax Reduction Schemes (Amendment) (England) Regulations 2017 (SI2017/1305) makes corresponding provision for people of pension age to be included in the scheme.]

Earnings Disregards

75. Subject to Schedule 7 Sums disregarded in the calculation of earnings: persons who are not pensioners of the Default Scheme, regulation 18 shall not apply, and there is no £17.10 additional earnings disregard.

Transitional

76. A person entitled to Council Tax Support in respect of 31 March 2024 or who has made a timely claim for Council Tax Support in respect of 31 March 2024 and whose claim has not yet been determined shall be treated as having made an application for a reduction under this scheme from 1 April 2025.

Time limit for notifying a change

77. Regulation 115 of the Default scheme, the period of 21 days specified as the period during which an applicant must notify a change likely to affect the amount of a reduction is extended to one month to align with the provisions of the Housing Benefit and Council Tax Benefit (Decisions and Appeals) Regulations 2001, Regulations 7(2)(a), (3), 8(3)(5) and Regulation 9.

Effective date of change for CTS as a result of an award or increase of a DWP benefit

78. When the Council has awarded a reduction under this scheme and the claimant, or a member of their family, becomes entitled to a DWP benefit or has an increase in the amount of a DWP benefit from a date after the start of the claim, the provisions of The Housing Benefit and Council Tax Benefit (Decisions and Appeals) Regulations 2001 Regulations 7(2)(i) and 8(14) will apply to the award of CTS as they would to an award of Housing Benefit.

Overpaid/excess Council Tax Support

79. An overpayment is when the Council has awarded too much Council Tax Support. When this happens, the claimant may be asked to pay it back as part of their Council Tax liability, depending on the circumstances of the case. It is at the Council's discretion as to whether a CTS overpayment needs to be paid back.

Reviews and appeals

80. Where the provisions of this scheme align with those of the Housing Benefit scheme, the Council will apply the findings of an Upper Tier Tribunal on Housing Benefit as being applicable to the amount of a reduction under this scheme unless a valuation tribunal determines otherwise.
81. The Council may review and change any decision relating to a reduction to correct an accidental error or to take into account new caselaw relevant to the decision in question but shall be under no obligation to do so in respect of entitlement in any previous financial year.
82. Application of reductions to account and suspension of changes to reductions and of further reductions
83. The Council will apply a reduction under this scheme to the relevant Council Tax account for the remainder of the relevant financial year, thereby reducing the amount of Council Tax payable. The Council may adjust this amount at any time during or after the relevant year as a result of changes to, or the end of entitlement to, the reduction.
84. The Council may suspend any adjustment to the amount of a reduction or the award of a further reduction if there is doubt about a person's entitlement to or the amount of a reduction but in such a case shall take all reasonable steps to resolve such doubts as soon as practical. The Council may also suspend any adjustment to the amount, or further award, of a reduction if an applicant does not provide information or evidence that is reasonably required within one month of the request for such information or evidence and may end the reduction from the date the information or evidence was requested if it is not provided within one month of the date of the suspension.
- i. Where the Council decides that the amount of a reduction should be reduced, it will usually reduce the amount applied to the account but reserves the right to waive the application of all or part of that reduction in cases of "official error" where the applicant could not be considered to have caused or contributed to the error, had no reason to doubt the amount of the reduction awarded and could not be expected to pay the increased liability for Council Tax without significant hardship. Adjustments to a reduction for the remainder of the financial year from the date of the decision to change the amount of a reduction will always be applied.
 - ii. Discretionary Council Tax Support can be considered, subject to an application and consideration of all relevant circumstances, finances of the claimants household and the local authority, where an excess Council Tax Support has been deemed recoverable.

Welfare Support Payments

85. Where a resident is entitled to or receives a welfare support payment this will be disregarded in determining their entitlement to a reduction under the Council Tax Support Scheme. Amending Schedule 8 - Sums disregarded in the calculation of income other than earnings: persons who are not pensioners of the Default scheme.

Backdating

86. Regulation 112 of the Default scheme is amended, where an applicant makes an application which includes (or where the applicant subsequently requests should include) a period before the application is made; and from a day in that period up to the date that the applicant made the application (or subsequently requested that the application should include a past period), the applicant had continuous good cause for failing to make an application (or request that the application should include that period), the application is to be treated as made on the date determined in accordance with sub paragraph (a):

- (a) That date is the latest of—
 - (i) the first day from which the applicant had continuous good cause;
 - (ii) the day three calendar months before the date the application was made;
 - (iii) the day three calendar months before the date when the applicant requested that the application should include a past period

Additional provisions in respect of people entitled to Universal Credit

87. In Regulation 3 (b) and Regulation 12 of Default Scheme, insert Class G.

88. **Class G:** The individual must be:

- a) liable to pay council tax in respect of a dwelling of which s/he is a resident;
- b) Not be absent as described under the regulations
- c) be somebody in respect of whom a maximum council tax reduction amount can be calculated
- d) who does not fall within a class of person not entitled to a reduction under this scheme
- e) in receipt of Universal Credit

89. A person for whom the Council receives both an electronic notification of a new claim for, and subsequently a related first payment of, Universal Credit from the Department for Work and Pensions shall be deemed to have made a claim for a reduction under this scheme on the first day of entitlement to Universal Credit to which that notification of first payment refers, amending regulation 109 of the Default scheme.

90. For clarity: where the claimant makes a successful UC claim, the Council is notified by DWP of the claim and successful award via UC Data share, a corresponding Council Tax Support claim is then set up

91. Where the Council receives notification from the Department for Work and Pensions of a change to the amount of excess income for Universal Credit and the changed assessment does not result in an alteration to the amount of a reduction under this scheme, the Council is not required to notify the claimant of its recording of that change.

92. Where an award of support under this scheme is ended because an associated award of Universal Credit has ended or reduced but that award of Universal Credit is reinstated (whether at the same rate or at a different rate) or increased to a level at which an award of support under this scheme would be appropriate within a period of six months, a new claim for a reduction is required. A new claim in these circumstances shall be treated as made on the date on which entitlement to Universal Credit resumed or was increased.

Earnings of employed and self-employed earners

93. Persons who are not pensioners earnings will be calculated as set out in regulations 50, 51, 52 of the Default Regulations and subject to paragraphs 19-23 above, will receive a maximum level of support depending on what earnings threshold they fall into, as per the table below. Earned income will be calculated net of income tax, national insurance and 50% of pension contributions, there will be no other deductions.
94. Claimant or partners in receipt of Universal Credit will have their Council Tax Support calculated using the earnings verified on the Universal Credit notice. The amount of an award in respect of a day under this scheme for a person entitled to Universal Credit shall be a contribution towards the Council Tax set by the authority for the relevant financial year in respect of the dwelling in which s/he is a resident and for which s/he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act, divided by the number of days in that financial year, less the daily rate of any deductions in respect of non-dependants which fall to be made, and that contribution shall be the contribution specified in the following table according to the band in which their excess income falls

Weekly Income	Contribution		

95. Only earned income and/or self-employed income will be used in the calculation within the banded scheme. All other income will be disregarded. I.e. Disability Living Allowance, War Pensions and Child Benefit will continue to be disregarded in the calculation.

Those not in receipt of Universal Credit

96. For clarity, where neither the claimant or partner, if they have one, is in receipt of Universal Credit then any entitlement to Council Tax Support shall be calculated in accordance with Class D or Class E, as appropriate, of The Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 as amended, and subject to locally determined changes set out in this scheme.

Technical amendments

- 97.. The Council shall review and amend this scheme as appropriate to reflect changes to legislation referenced in this scheme, changes to the Council Tax scheme itself, decisions of the courts, new sources of income, for example allowances paid under government schemes, and such other matters that appear to require technical amendment to maintain the coherence and intentions of this scheme.

Uprating

98. The Council shall review the amounts specified in this scheme (these being those set in the 2025 scheme) before 1 April 2026 and thereafter annually, having regard in particular, but not exclusively, to
- (a) the level of funding to be provided by the Secretary for State for Communities and Local Government,
 - (b) figures prescribed in the Default Requirements for pensioners, and
 - (c) comparable figures in the Housing Benefit scheme.

Appendix 1

Upated amounts from 1 April 2025 for people of working age

The amounts set out in the Schedule to the Council Tax Reduction Schemes (Default Scheme)(England) Regulations 2012 as amended by the Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme)(England)(Amendment) Regulations 2012, and as upated in Runnymede Borough Council's Local Council Tax Support Schemes for 2014, 2015, 2016, 2017, 2018, 2019,2020,2021,2022, 2023 and 2024 are further amended as follows:-

Non-dependant deductions

In Part 7 paragraph 30 (non-dependant deductions) for sub-paragraph 1, substitute “(1) Subject to the following provisions of this paragraph, the non-dependant deductions in respect of a day referred to in paragraph 29 are in respect of a non-dependant aged 18 or over, £4.20 x 1/7” and sub-paragraphs 2 and 4 shall cease to have effect.

(a) in sub-paragraph (1)(a) for “£14.15” substitute “£15.10”;

(b) in sub-paragraph (1)(b) for “£4.60” substitute “£4.90”;

(c) in sub-paragraph (2)(a) for “£236.00” substitute “£256.00”;

(d) in sub-paragraph (2)(b) for “£236.00”, “£410.00” and “£9.40” substitute “£256.00”, “£445.00” and “£10.05” respectively;

(e) in sub-paragraph (2)(c) for “£410.00”, “£511.00” and “£11.80” substitute “£445.00”, “£554.00” and “£12.60” respectively.

Where the claimant or partner, if they have one with an award of Universal Credit, the non-dependant deductions are as follows:

Non-Dependant	Weekly Non-Dependant Deduction
Not in remunerative work	£5.00
In remunerative work	£10.00

Applicable amounts for persons who are not pensioners

In Schedule 3 (applicable amounts: persons who are not pensioners), the amounts are upated as follows—

(a) in column (2) of the Table in paragraph 1—

(i) in sub-paragraph (1)(a) and (b), for “£84.80” substitute “£90.50.”;

(ii) in sub-paragraph (1)(c), for “£67.20” substitute “£71.70”;

(iii) in sub-paragraph (2), for “£84.80” substitute “£90.50”;

(iv) in sub-paragraph (3), for “£133.30” substitute “£142.25”;

(b) in column (2) of the Table in paragraph 3, in each place in which it occurs, for “£77.78” substitute “£83.24”;

(c) in paragraph 4(b), for “£18.53” substitute “£19.15”;

(d) in the second column of the Table in paragraph 17—

(i) in sub-paragraph (1)(a), for “£39.85” substitute “£42.50”;

(ii) in sub-paragraph (1)(b), for “£56.80” substitute “£60.60”;

(iii) in sub-paragraph (2)(a) and (b)(i), for “£76.40” substitute “£81.50”;

(iv) in sub-paragraph (2)(b)(ii), for “£152.80” substitute “£163.00”;

(v) in sub-paragraph (3), for “£74.69” substitute “£80.01”;

(vi) in sub-paragraph (4), for “£42.75” substitute “£45.60”;

(vii) in sub-paragraph (5)(a), for “£30.17” substitute “£32.20”;

(viii) in sub-paragraph (5)(b), for “£19.55” substitute “£20.85”;

(ix) in sub-paragraph (5)(c), for “£27.90” substitute “£29.75”;

(e) in paragraph 23, for “£33.70” substitute “£35.95”;

(f) in paragraph 24, for “£44.70” substitute “£47.70”

Annexe

Relevant Acts referred to and Regulations amending prescribed requirements of the scheme after 1 April 2013

From	Title of Act or Regulation	Content
1 April 1993	Local Government Finance Act 1992	An Act to provide for certain local authorities to levy and collect a new tax, to be called council tax; to abolish community charges; to make further provision with respect to local government
1 April 2013	Welfare Reform Act 2012	Changes to the rules concerning a number of benefits and replacing six benefits/tax credits with a single benefit called Universal Credit.
27 November 2012	Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 SI 2885/2012 (as amended)	Sets out the scheme provisions that local authorities must adopt for people over pension age and additionally prescribe a small number of provisions that local authorities must incorporate into their local scheme for people of working age. The regulations require councils to make reductions for certain classes of pensioners.
18 December 2012	Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 SI 2886/2012 (as amended)	The default scheme is to take effect, in respect of dwellings situated in the area of a billing authority, if the authority fails to make its own scheme on or before 31st January 2013.
13 March 2014	The Marriage (Same Sex Couples) Act 2013 (Consequential Provisions) Order 2014 (SI 2014/107)	Recognises the introduction of same sex marriage.
1 April 2014	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2013 (SI 2013/3181)	Uprating and minor technical amendments
1 April 2014	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2014 (SI 2014/448).	Additional uprating figures
1 April 2014	The Social Care (Self-directed Support) (Scotland) Act 2013	Technical updates in respect of pensioners' capital.

	(Consequential Modifications and Savings) Order 2014 (SI 2014/513)	
1 April 2015	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) (No. 2) Regulations 2014 (SI 2014/3312)	Uprating; to align provisions in respect of EEA jobseekers with those in the Housing Benefit scheme; and minor technical matters
1 April 2015	The Care Act 2014 (Consequential Amendments) (Secondary Legislation) Order 2015 (SI 2015/643)	Updates the definition of “blind” and other minor technical amendments
5 April 2015	The Shared Parental Leave and Statutory Shared Parental Pay (Consequential Amendments to Subordinate Legislation) Order 2014 (SI 2014/3255)	Updates definitions relating to paternity pay and shared parental pay
26 May 2015	The Deregulation Act 2015 (Consequential Amendments) Order 2015 (SI 2015/971)	Removes reference to an obsolete body
1 April 2016	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2015 (SI 2015/2041) 6 April 2016 The Pensions Act 2014 (Consequential, Supplementary and Incidental Amendments) Order 2015 (SI 2015/1985) Covers introduction of New State Pension	Uprating; to remove the family premium for elderly claimants from 1 May 2016 with transitional protection for existing cases; and minor technical matters.
6 April 2016	The Pensions Act 2014 (Consequential, Supplementary and Incidental Amendments) Order 2015 (SI 2015/1985)	Covers introduction of New State Pension
6 April 2016	The Social Services and Wellbeing (Wales) Act 2014 (Consequential Amendments) (Secondary Legislation) Regulations 2016 (SI2016/211 – W.84)	Updates the definition of “blind” and other minor technical amendments
1 April 2017	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2016 (SI2016/1262)	Uprating; and to apply more restrictive rules on eligibility for elderly claimants who are temporarily absent abroad.
3 April 2017	The Employment and Support Allowance and Universal Credit (Miscellaneous Amendments and Transitional and Savings Provisions) Regulations 2017 (SI2017/204)	Technical changes resulting from the removal of the Work Related Activity Group component from Employment and Support Allowance.
6 April 2017	The Pensions Act 2014 (Consequential, Supplementary and Incidental Amendments) Order	Covers the introduction of bereavement support payments

	2017 (SI2017/422)	
1 April 2018	The Fire and Rescue Authority (Police and Crime Commissioner) (Application of Local Policing Provisions, Inspection, Powers to Trade and Consequential Amendments) Order 2017 (SI2017/863)	Technical amend to disregard of earnings of fire-fighters
1 April 2018	The Council Tax Reduction Schemes (Amendment) (England) Regulations 2017 (SI2017/1305)	Uprating and alignment with minor changes in other schemes
2 April 2018	The Regulation and Inspection of Social Care (Wales) Act 2016 (Consequential Amendments to Secondary Legislation) Regulations 2018 (SI2018/48)	Amends definition of care homes in Wales
1 April 2019	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2018 (SI2018/1346)	Uprating and alignment with minor changes in other schemes
29 April 2019	The Regulation and Inspection of Social Care (Wales) Act 2016 (Consequential Amendments to Secondary Legislation) Regulations 2019 (SI2019/237)	Updates cross reference re Welsh fostering arrangements.
1 April 2020	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2020 (SI2020/23)	Uprating, disregard of additional charitable payments and alignment with minor changes in other schemes
1 April 2021	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2021 (SI 2021/29).	Uprating, introduction of separate personal allowance for those who reach pension age after 1 April 2021, changes to the Habitual Residence Test. Treatment of UC payments, child migrant trust, victims payments, Grenfell Tower and occasional assistance
1 April 2022	The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2022	Uprating, disregard of additional types of payments and compensation & treatment of Afghan citizens
1 April 2023	Social Security and Council Tax Reduction Schemes (Amendment) Regulations 2022. SI 2022/449,	Citizens from EEA countries will be subject to the same eligibility requirements as those from non-EEA countries when applying for Council Tax Support.
1 April 2023	The Council Tax Reduction Schemes (Prescribed Requirements) (England)(Amendment)Regulations 2023	Uprating, technical changes to the regulations to include the Adult Disability Payment in various sections. This payment is disregarded as income. Inclusion of £350 thank you payments made to those who

		<p>are “Homes for Ukraine” sponsors as an income that is disregarded as both capital and income. Those arriving from Ukraine in connection with the Russian invasion and other individuals granted leave to enter or remain in the UK outside the Immigration Rules, with recourse to public funds, will not need to demonstrate “habitual residence” in order to receive Council Tax Support.</p>
<p>1 April 2024</p>	<p>The Council Tax Reduction Schemes (Prescribed Requirements) (England)(Amendment)Regulations 2024</p>	<p>Uprating. Provision that the following types of payments are disregarded when assessing a person’s income or capital, Grenfell Tower compensation payments, payments from a deceased persons estate 1 April 2024 15 deriving from the Infected Blood compensation scheme, Post Office compensation payments, the Vaccine Damage Payments Scheme and the Victims of Overseas Terrorism Compensation Scheme. A 52 week disregard is applied to Bereavement Support Payments and Widowed Parent’s Allowances. Provision that those who left Sudan in connection with the violence in April 2023 and those who left Israel and the Occupied Palestinian territories or Lebanon in connection with the Hamas attack in October 2023 are not prevented from claiming support.</p>

Glossary

Capital	Money or other assets owned or jointly owned by a person.
Change of circumstance	Any change of circumstances affecting entitlement to CTS, including but not limited to changes to income, liability, household members or residence that would affect entitlement to CTS.
Council Taxpayer	Person liable to pay Council Tax on the property.
Council Tax Support (CTS)	The Runnymede Borough Council scheme
Default scheme - Pensioner	The default scheme contained in the Council Tax Reduction Schemes (Default Scheme) (England) Regulations 2012 SI 2886/2012
Banded Scheme - Working Age in receipt of Universal Credit	Council Tax Support for Working Age customers in receipt of Universal Credit will be calculated against an income banded scheme and not calculated in line with the default scheme.
Dispute	Where the CTS recipient disagrees with the amount of CTS awarded or the refusal to award CTS applicant.
Disregards	Deductions allowed against the income.
Earned Income	Has the meaning given with paragraphs 18, Earnings of employed earners and 21, Earnings of self-employed earners of Schedule 1 of the Prescribed Requirements Regulations. An amount awarded for a period after the
Excess Income	The amount the taxpayer's weekly income exceeds their applicable amount for pensioner claims.
Extended Reduction - Pensioner	applicant or their partner has started work or increased their hours of work and is therefore no longer entitled to a qualifying benefit or qualifying contributory benefit.
Income - Pensioner	Income from all sources not limited to earnings. Some income will be wholly or partly disregarded.
Income – Working Age	Council Tax Support will be calculated solely on earnings or notional earnings to set the appropriate band.
Local Authority Error	Change following a Local Authority or

	official error
Maximum liability (Council Tax liability is the legal obligation to pay Council Tax for a property)	The maximum liability is the maximum band after any Council Tax discounts or band reductions awarded under the Local Government Finance Act 1992. For example, single person discounts or band reductions due to disability
Minimum Income Floor	A self-employed person declaring less earned income (meaning low or no earnings) than the national living wage will have their Council Tax Support calculated on a notional earned income equal to that of the national living wage. .
Mixed age couple	Where one person is over State Pension age and the other person is under. State Pension age is currently 66 for both men and women. For the purposes of Council Tax Support, where one or both are claiming Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit, they're treated as working age. If neither are claiming Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit, they can claim pension age Council Tax Support to help with Council Tax.
Non-Dependant	Anyone who lives with you who is over 18 and is not your partner, a dependent child, joint tenant or sub-tenant.
Non-Dependant Deduction	An amount deducted from your entitlement depending on the Non-Dependants circumstances.
Overpayment	Any amount of CTS awarded to which the recipient is not entitled is an underpayment of Council Tax
Pension Age	The age at which a person is eligible to claim State Pension Credit. Please note the age is changing to reflect the equalisation of pension ages between men and woman and the planned increase in retirement age.
Premium	An additional element forming part of the applicable amount relating to the individual or couple's circumstances. For working age claimants there will be no applicable

	amounts as an income banded scheme calculates entitlement by categorising income against the correct band.
Prescribed Requirements Regulations	Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 SI 2885 2012.
Taper	The rate at which CTS is withdrawn if the income including tariff income is greater than the applicable amount or living allowance. Not applicable to working age customers who will have their CTS calculated under a banded income scheme.
Tariff income – Pensioners (Default)	Income generated by savings and capital between the lower and upper capital thresholds.
Vulnerable group	Group listed in Appendix A to which the 72% maximum award does not apply.
Work	Employed or self-employed.
Working Age	The age below which a person or couple is eligible to claim State Pension Credit

The Runnymede Borough Council (Council Tax Reduction Scheme) (Persons who are not Pensioners) 2024/25

Approved uprating by Chief Financial Officer

Coming into effect

1 April 2023

Date 3 March 2022

Cllr. Tom Gracey
Leader of the Council
Runnymede Borough Council