

Blaby District Council

The Council Tax Support Scheme for Blaby District Council 2026/2027

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*Approved by and 'approval date' are in relation to the most recent version.

Review History			
Version*	Reviewed By (Job Title)	Review Completion Date	Brief Description of Changes (add 'no changes required' if applicable)
0014	Service manager Council Tax & Benefits	10.3.2026	Removal of the 2-child cap to mirror changes to Housing Benefits regulations

*Version number remains the same if no significant changes are made upon review.

Document Definition / Approval & Review

Defining the document type and how it is approved and reviewed

Blaby District Council policies ‘**outline a set of rules or principles that govern how the council (or services within the council) will operate**’.

Key published documents are approved for publication in line with the approval matrix illustrated in the Key Published Document Procedure.

Unless agreed by exception, key published documents must be reviewed at least **every 3 years** from the date of approval.

Significant updates/changes must also seek reapproval in line with the approval matrix.

Scope

To what and to whom this policy applies

This Policy applies to all Blaby District Council residents who make an application for Council Tax Support

Terms & Definitions

Definition of any acronyms, jargon, or terms that might have multiple meanings.

Term	Definition
BDC	Blaby District Council
CTRS	Council Tax Reduction Scheme

Policy Sections

Section 1 Introduction – The purpose and reason for the policy.

The Blaby District Council Tax Support Scheme is based on the Council Tax Reduction Scheme (CTRS) (Default) Scheme Regulations 2012 except where otherwise stated and the Prescribed Regulations updated and issued annually by Government.

The definition and detail of the above Regulations can be found on the National Legislation website below.

<http://www.legislation.gov.uk>

Section 2 – Principals of the scheme

The principles of the scheme continue to provide for a system based on –

- Ensuring that those who can afford to pay make a fair contribution;
- The Scheme provides an incentive to work;
- Support is provided for those in difficult circumstances;
- The Scheme protects the most vulnerable.
- The reduction in Council Tax Support for working age reflects the on-going reduction in Government funding for the scheme and other services

Section 3 – Classes of Person

Classes of persons excluded from the Scheme are set out in the Prescribed Regulations, including those treated as not resident in Great Britain and who are subject to immigration control.

Section 4 – Uprating

Working Age claimants – The uprating of applicable amounts, premiums and disregards are updated in line with the Housing Benefit Statutory Regulations 2006 as amended.

Pensionable Age claimants– The uprating of applicable amounts, premiums and disregards are updated in line with the Prescribed Regulations issued by the Ministry of Housing, Communities and Local Government.

Section 5 – Pensionable Age Claimants

It is a legislative requirement that those of Pension Age continue to receive support by way of a Council Tax Reduction on the same terms as would have applied under the old Council Tax Benefit scheme. This scheme adopts the provisions as set out in the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 and subsequent amendments.

The legislation sets out the definition of pensioner for the purposes of the scheme. Those not defined as pensioners are by default defined as of working age.

BDC understands that any figures set out in this part of the scheme will be subject to an annual review by the government and that they will be set each year by order of the secretary of state. The extent of the minimum provision for those of Pension Age is a matter for Central Government. Authorities are able to extend that provision to the benefit of Pension Age recipients. This includes the disregard of any War Pensions in full as well as the revised rules regarding the award of a Family Premium and the previous Temporary Absence rules. BDC has always disregarded those war pensions in full under the old Council Tax Benefit scheme and continue to do so under the Council Tax Reduction scheme.

The upper capital threshold remains at £16,000. Persons (and any partner) who have combined capital exceeding £16,000 are not able to apply for CTS unless they remain in receipt of Guaranteed Pension Credits.

Section 6 – Working Age Claimants

For working age claimants:

- The upper Capital threshold is £16,000. Persons (and any partner) who have combined capital exceeding £16,000 are not able to apply for CTS. Regulations state what should and should not be treated as capital but, generally speaking, this will include savings and income generating assets.
- The second adult rebate (2AR) for working age claimants was removed from April 2013.
- Working age claimants will have their entitlement to Council Tax Support based on 85% of their council tax liability. Working age claimants will have to pay at least 15% of their council tax liability.

- All non-dependent deductions have been increased in line with the Prescribed Regulations as amended.
- Universal Credit is a welfare benefit that has been introduced to replace most other Welfare Benefits during the life of this scheme. At the time of writing this scheme, BDC have adopted an approach to Universal Credit as income for the purposes of this scheme, as set out by government in The Council Tax Reduction Scheme (Default Scheme) Regulations 2012. BDC reserves the right to change its approach to the way that Universal Credit is treated as income for the purposes of this scheme, and will continue to develop alternative approaches as its understanding develops.
- All self-employed income shall be calculated using the “minimum income floor. This will apply to all new claims, and any claims subject to review after that date. The Minimum Income Floor (MIF) is an assumed level of earnings for a self-employed claimant and/or their partner that matches their work expectations, for example the expected hours (35 hours for a couple and 16 hours for lone parents). The MIF is calculated by multiplying the number of expected hours by the National Minimum Wage (or equivalent national scheme) for the claimant's or their partner's age group and deducting the relevant income tax and national insurance, the income for CTS is calculated based on this net figure. If the claimant's or their partner's actual earnings are above the MIF, the CTS is calculated based on those earnings. The MIF will not be applied to the newly self-employed claimants for a maximum period of 12 months. If both claimant and partner are self employed, their total self employed income is calculated as a whole, MIF would be applied if their total self employed earnings were lower than this figure.
- For working age claims, the maximum amount of time that we can backdate entitlement to a discount will be one month
- In line with Housing Benefit regulations, the date of change for those reporting a change in their circumstances will be the Monday following the notification of the date of change, or if the change took place within the previous one month, the Monday following the date of change.

- Foreign nationals subject to immigration control within the meaning of s.115 Immigration and Asylum Act 1999 and non-economically active EEA nationals who are not exercising EU treaty rights, are not be able to apply for CTS. However persons who have recognised refugee status; have been granted humanitarian protection; have been granted limited leave to enter or remain in the UK outside of the immigration rules; or are deemed not to be a person subject to immigration control and who were removed from another country to the UK by compulsion of the law; will be able to apply for CTS so long as their status has not been revoked.

- The following income and capital disregards (ignored income and capital) will be applied be applied to the CTS scheme:
 - Any payments made from the Infected Blood Schemes for England, Wales and Northern Ireland (this includes the following schemes: The Eileen Trust, The MacFarlane Trust, MFET Ltd, the Skipton Fund and the Caxton Foundation).
 - Payments made from the London Emergencies Trust.
 - Payments made from the We Love Manchester Emergency fund.
 - Payments made to children with special educational needs under the Education, Health and Care (EHC) plan.
 - Armed Forces Lesbian, Gay, Bisexual and Transgender Veterans Financial Recognition Scheme
 - Miscarriage of Justice Compensation payments administered by Ministry of Justice

- If a claimant decides to access their contribution pension fund, anything they draw from their pension will be treated as income or capital for the purposes of their CTS claim.

Section 7 – Protected Groups

The following group is exempt from the contribution towards their council Tax.

- Care Leavers under 25 years old.

Section 8 – Second Adult Rebate

The second adult rebate (2AR) is retained for those of pensionable age only.

Section 9 – Disregarded Income

Blaby District Council's Local Council Tax Support Scheme will also maintain the existing local policy of disregarding 100% of any income received from the following from the benefit calculation of all classes of claimant as defined by the default scheme regulations:

- Armed Forces Compensation Scheme
- War Disablement Pension
- War Widows Disablement Pension
- War Widows Pension

The following incomes are also disregarded in line with the Prescribed Regulations:

- Disability living allowance
- Attendance allowance
- Mobility allowance
- Personal Independence payments
- Child Benefit
- Maintenance for Children

Section 10 – Changes in Circumstances

The date of change for those reporting a change in their circumstances is the Monday following the date of change, regardless of the date notified.

Where Housing Benefit and Council Tax Support is already in payment, a new claim for Council Tax Support will not be required if the claimant ceases to be eligible for Housing Benefit because they are claiming Universal Credit.

Section 11 – Appeals

A claimant can make an appeal to the Council concerning their entitlement to a Council Tax reduction under the Scheme or the amount of reduction they are entitled to. The appeals procedure is set out in the Prescribed Regulations.

If you disagree with a decision on your council tax support, you can ask for it to be explained or looked at again. You can challenge the amount of council tax you have to pay for any of the following reasons:

- You think that, under the local council tax support scheme, the council should have given you a reduction on the council tax you have to pay but it has not done this
- You think the amount of reduction the council has given you under its local scheme is incorrect

An appeal must be made within one month of the date of the decision notice and include the reason for the appeal and the period it applies to. Any additional evidence to support the appeal should be provided. The Council will consider the appeal and inform the customer of the outcome.

Or

Were a customer remains dissatisfied they can appeal further to the Valuation Tribunal.

Section 12 – Discretionary Council Tax Reduction

A Discretionary Council Tax Support Fund was introduced in 2013. Information regarding the fund is available at

<https://www.blaby.gov.uk/benefits-and-support/benefits-payments-and-claims/council-tax-support/>

Section 13 – Equalities Impact Assessment

In preparing this policy, the author has considered issues related to Human Rights, Legal Matters, Human Resources, Equalities, Public Health Inequalities, and Climate Local and there are no areas of concern.

Section 14 – Carbon Neutral / Net Zero Benefits

No Net Zero and Climate Impact Assessment (NZCIA) is required

Section 15 – Exceptions (if applicable)

None

Appendices

None