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**TRAFFORD  
COUNCIL**

## **SUPPLEMENTARY REPORT FOR EXECUTIVE**

**Date: Wednesday, 18 December 2024**

**Time: 6.30 p.m.**

**Place: Committee Rooms 2 and 3, Trafford Town Hall,  
Talbot Road, Stretford M32 0TH**

### **A G E N D A**

### **PART I**

### **Pages**

13. **COUNCIL TAX SUPPORT SCHEME 2025-26 – PROPOSED SCHEME  
FOLLOWING CONSULTATION**

To consider an updated report of the Executive Member for Finance, Change and Governance which includes a link to the full proposed draft scheme that can be found on the Council's website.

1 - 14

**SARA TODD**  
Chief Executive

**COUNCILLOR TOM ROSS**  
Leader of the Council

#### Membership of the Committee

Councillors T. Ross (Chair), C. Hynes (Deputy Leader), S. Adshead, K.G. Carter, J. Harding, E. Patel, J. Slater, R. Thompson, A.J. Williams and J.A. Wright.

#### Further Information

For help, advice and information about this meeting please contact:

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## TRAFFORD COUNCIL

**Report to:** Executive Committee  
**Date:** 18 December 2024  
**Report for:** Decision  
**Report of:** Executive Member for Housing and Advice & Executive Member for Finance, Change and Governance

### Report Title

**Proposed Changes to the Council Tax Support Scheme 2025-26**

### Summary

The purpose of this report is to provide final recommendations for the Council's Council Tax Support Scheme from 1 April 2025 for the Executive to consider

The report proposes changes to the Council's Council Tax Support Scheme. The changes are proposed so that the scheme is easier to understand and administer and is a simplified claims process for working age residents in receipt of welfare benefits who have been moving, and will continue to now move at pace, on to Universal Credit.

The report follows a period of formal consultation on the proposals to change the scheme for working age residents from 1 April 2025.

### Recommendation(s)

That the Executive:

- Note the outcomes of the consultation process and the Equality Impact Assessment (EIA) both of which have supported and informed the final recommendations and;
- Approves the proposals contained in the report to change the Council's Council Tax Support working age scheme from 1 April 2025.

### Contact person for access to background papers and further information:

**Name:** Louise Shaw  
**Contact Number:** 07815 699615  
**Background Papers:** Executive Committee [Report](#), proposal to consult on changes to the Council's Council Tax Support Scheme

The Best Start for our Children and Young People	The Council's Council Tax Support (CTS) scheme promotes the Council's corporate priority of the best start for our children and young people, ensuring that financial relief is available to low income households with children and young people.
Healthy and Independent Lives for Everyone	The Council's Council Tax Support (CTS) scheme promotes the Council's corporate priority of healthy and independent lives for everyone, ensuring that financial relief is available to low income, eligible households.
A Thriving Economy and Homes for All	Not applicable.
Address the Climate Crisis	There are no significant climate change implications resulting from this proposal. The Council Tax Support Scheme system has online account functionality and the Council will continue to promote this to minimise the necessity of having to produce and issue paper notification letters. All new application forms are online with support provide for those requiring digital assistance.
Culture, Sport and Heritage for Everyone	Not applicable.
Relationship to GM Policy or Strategy Framework	The Council's schemes are aligned to meet the Council's corporate priorities, which in turn are aligned to GM Policy and Strategy Framework where required.
Financial Considerations	The existing Council Tax Support scheme is already funded by the Council at an estimated £14.1m in 2024/25. This will increase in line with Council Tax increases. The revised scheme has required software costs to model proposals at a cost c£35k. This has been contained within the Exchequer Services revenue budget.
Legal Implications:	The Council has to formally set its CTS scheme before the start of each financial year in order for the Scheme to be formally adopted for that upcoming financial year. There is a legal requirement to formally approve the Council's CTS scheme in 2025-26 in accordance with the Local Government Finance Act 2012.
Equality/Diversity Implications	An Equalities Impact Assessment (EIA) has been carried out throughout the process. The Council's CTS Scheme supports the Corporate Equality Strategy 2021-2025 in promoting the fair treatment of people in a way that reflects their needs.
Sustainability Implications	The changes are particularly difficult to cost because it is not possible to say what will happen to people moving on to Universal Credit. The Council will need to monitor spend and as part of its annual setting of the scheme, propose adjustments that will support the level of funding available year on year.
Resource Implications e.g. Staffing / ICT / Assets	Software changes will be required to deliver the scheme and that will be at an additional cost to the Council. Staffing levels required to deliver the changes is higher than usual but can be met with existing resources due to it being over a shorter period of time. Scheme administration beyond implementation will be much simpler.
Risk Management Implications	There is a continued risk of increased demand resulting from higher take up, or increased numbers needing

	assistance or existing claimants' income reducing that are the responsibility of the Council. There is an increased risk due to the migration to Universal Credit from legacy benefits. This is a risk where the future demands and impacts cannot be determined with any certainty so will be subject to on-going review in developing and adapting the scheme in line with budget restrictions.
Health & Wellbeing Implications	The consultation exercise is unlikely to have any significant implications for health and wellbeing. However, any subsequent significant reductions in the amount of CTS awarded in respect of people on low incomes could. These implications will be identified and reported in the final scheme recommendation report.
Health and Safety Implications	None.
Socioeconomic duty implications	The Council's Council Tax Support (CTS) scheme promotes supports people of low financial and economic means.

## 1.0 Background

- 1.1 Council Tax Reduction, referred to as Council Tax Support (CTS), provides financial assistance to help people on low incomes to pay their Council Tax. This can be up to 100% of their Council Tax liability.
- 1.2 Trafford's present scheme is largely based on the default position offered by the government in 2012. The full scheme rules can be viewed on the Council's website at [Council-Tax-Support-Scheme-2024-2025.pdf \(trafford.gov.uk\)](#). The main aspects are explained in simple terms in Appendix A.
- 1.3 Local authorities do not have full control over the setting of their scheme as there is prescribed legislation that dictates several eligibility criteria, the most significant one being the prescribed requirements on the calculation of pension age claimants, which mirrors the previous CTB scheme. Therefore, local authorities only have the autonomy to set a CTS scheme for working age claimants, and there are some prescribed matters for working age claimants as well.
- 1.4 Each year approximately 13,000 Trafford residents receive support through the CTS scheme, with the annual cost in 2024/25 estimated at £14.1m. Approximately 40% (c£5.6m) of that total relates to the prescribed pensioner scheme as described in Para 1.3. The remaining 60%, therefore, is the working age cohort subject to the proposed changes.
- 1.5 The number of properties in each Council Tax Band and the number of people in receipt of CTS (partial and full) in Trafford as at August 2024 was as follows:

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Total
Number of occupied properties	18,809	21,804	26,701	14,981	7,683	4,534	4,057	993	99,562
Number of pensioner households in receipt of partial or full CTS	2,410	1,297	799	295	100	27	11	3	4,898

Number of working age households in receipt of partial or full CTS	4,507	2,050	745	253	46	28	17	2	7,919
Number of above working age households in a protected group	2,338	1,067	358	109	13	15	6	2	3,935

1.6 In October 2024, a report was taken to the Executive Committee outlining the background, options, and recommendations for delivering a revised local CTS scheme that is easier to understand and administer and is a simplified claims process for working age residents in receipt of Universal Credit. Approval was received to consult on the changes and bring back to the Executive a final proposed scheme for 1 April 2025 implementation.

## 2.0 Introduction

2.1 The Council's existing working age CTS scheme is complex and was set up in 2013 before UC was a live benefit and with the migration of existing claimants to UC, it will shortly be the single mainstream provision for most working age people on low income.

2.2 In light of this, the Council reviewed its current scheme and underwent a detailed exercise on how to revise the scheme to make it fit for purpose as well as make it 'digital by default'.

2.3 Having evaluated the information gathered, the Council proposed to the Executive on 21 October 2024 a number of changes to the Council's existing scheme, the main aspect being an Income Banded Scheme that will align the calculation of the award with the calculation with UC as far as is practicably possible.

2.4 Approval was received to consult on the proposed changes and report back to the Executive in December on a final proposed scheme.

## 3.0 Consultation

3.1 The Council has consulted with the major precept authorities, partners, stakeholders and the public on its proposed changes with the objectives to:

- Make the scheme easier to understand;
- Align the scheme with the Universal Credit system;
- Align the scheme Band Cap with Greater Manchester schemes;
- Reduce the number of changes to an award due to small income changes;
- Make the scheme easier to administer

3.2 The consultation took place between 30 October and 19 November 2024 proposing the following changes to working age households (further details on each proposal can be found in Appendix B):

- Introduce an income banded scheme for all working age applicants, the income bands to be set each February as part of the Council's budget setting process;
- Disregarding a number of elements of Universal Credit;
- Introduce disregarding child benefit for all children;
- Remove non-dependant deductions for non-dependants under the age of 21;
- Apply a flat rate for non-dependant deductions for non-dependants over the age of 21;

- Introduce disregarding 100% of Pension Contributions from earnings in line with Universal Credit;
- Remove Tariff Income (an assumed interest income from savings held);
- Reduce Band D Cap to a Band B Cap.

- 3.3 Consultation has been on-going throughout the designing of the proposed scheme with the Council's Welfare Rights team, where feedback has been sought throughout the variable options available to the Council. The main public consultation was online with promotion via the various social media platforms. In addition, key partner and stakeholder events were held during this period. A full list of attendee representatives and their feedback can be found at Appendix C.
- 3.4 There were 40 responses to the online consultation. A copy of all responses, including comments, can be found at Appendix C. The responses overwhelmingly supported introducing an income-based banded discount with 37 out of 40 agreeing with this statement. The majority, however, did not support the proposed level of proposed bands and the correlating percentages, in particular providing comments that the drop between the first (100%) and second (60%) was too great. The Family 2 Child Limit was also highlighted as an area that could cause hardship.
- 3.5 Majority support was received in all other areas, except in relation to the Band Cap reduction from D to B. The responses highlighted that this did not proportionately align to GM due to the distinction between properties banding, with Trafford's average band of a Band C it was felt that if a band cap was to be applied then a Band C would be fairer.
- 3.6 Lastly, feedback was received in relation to the non-dependent flat rate and the removal of the tariff income. One of the drivers for change is being able to digitally process claims. The detailed analysis that took place prior to the proposed options being put forward identified that the Council will not receive information from the DWP under the current data share arrangements on these 2 elements. The Council would therefore not be able to automatically award from the UC notices and instead have to write out for information requesting bank statements and non-dependent information which would then need to be manually assessed. This creates delays in awards and change of circumstances processing and it is therefore proposed that the flat rate and removal or tariff income remain.
- 3.7 Although there was a very small number of participants in the consultation, the Council has deemed the responses valid to inform a decision as within the consultation participants were representatives from advisory services and experts in the field. The Council has used the information gathered to inform the final proposed draft scheme.

#### 4.0 Final Proposed Draft Council Tax Support Scheme

- 4.1 Having evaluated the consultation responses and partner and stakeholder feedback, the Council is now proposing its final draft scheme to the Executive Committee, which largely follows the proposals previously brought to the Executive on 21 October 2024 as the majority of the changes were supported. The following proposed changes in direct response to the consultation feedback are:
- **CTS Discount (%) and Income Bands** – in response to the feedback that the percentage discount level drop of 100% to 60% was too great, it is proposed that the CTS percentage discount be more fairly distributed with an even gap of 25% between levels. The Income Bands have been adjusted to financially reflect the changes and the levels are now proposed at:

CTS Discount (%)	Single (Weekly income)	Couple (Weekly income)	Family 1 Child (Weekly income)	Family 2 Child (Weekly income)
100%	£91 or less	£143 or less	£220 or less	£287 or less
75%	£91.01 to £108	£143.01 to £167	£220.01 to £247	£287.01 to £314

50%	£108.01 to £125	£167.01 to £190	£247.01 to £274	£314.01 to £341
25%	£125.01 to £142	£190.01 to £214	£274.01 to £301	£341.01 to £368
0%	£142.01+	£214.01+	£301.01+	£368.01+

**It is important to note that the above banded scheme levels are an estimate, the final percentage levels and income bands will be reviewed and set each February as part of the Council's budget setting process to ensure the scheme costs aligns to the budget.**

In determining the income band in which the claimant falls in to, the following income disregards would be applied:

- From UC income, housing costs, childcare element (aka childcare costs), disabled child element and ESA limited capability for work component;
- Child Benefit;
- War Pensions and War Widows Pensions;
- **Band Cap** - in response to the feedback that the Band Cap reduction is not reflective of the average band in Trafford, the feedback was carefully considered and although the average Council Tax band in Trafford is a Band C, this is not the average band for a CTS recipient. As you will see from the table at paragraph 1.5, the average CTS recipient's band is a Band A, and of those in a Band C or Band D property almost half are in a protected group and therefore would not be subject to any band cap. It is proposed, therefore, that the new scheme proceed with the originally proposed Band B Cap.
- **Large Families** – the feedback relating to large families has been noted and further analysis of the data been done to identify large families that will be affected to determine if to make a further change. As the vast majority of families will not be affected, the proposal is not to make changes to the CTS scheme maximum Family 2 Child income band. Based on current numbers, it is expected that around 100 large families will receive less CTS when compared to the current scheme (around 50 large families are better off). In order to ensure there is not an immediate impact on these families, the Council will be awarding transitional protection in 25-26 ensuring these families will receive the same level of discount that they would have under the current scheme for the full financial year (less band cap and non-dependant deduction changes). Letters will be sent advising them of their transitional amount, that will end in March 2026 and encouraging early engagement with advisory services.

4.3 An updated comparison table can be found at Appendix D, and the full proposed draft scheme can be found on the Council's website [here](#).

4.4 The impact of the proposed draft scheme broken down by Council Tax band as at November 2024 is detailed in the table below and can be compared to the current position as detailed in paragraph 1.5 above. **Please note this is based on figures at the time of writing this report and will inevitably change before implementation on 1 April 2025:**

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Total
Number of occupied properties	18,809	21,804	26,701	14,981	7,683	4,534	4,057	993	99,562
Number of pensioner households in receipt of partial or full	2,410	1,297	799	295	100	27	11	3	4,942



CTS									
Number of working age households that would be in receipt of partial or full CTS (April 25)	4,507	2,050	745	253	46	28	17	2	7,648
Number of above working age households in a protected group	2,338	1,067	358	109	13	15	6	2	3,908

- 4.5 The more detailed data shows that, when compared to the current scheme and data, 5,688 claimants will see no changes to the amount of CTS that they receive. Of the remaining, 531 will be adversely affected by the Band D cap, 271 by the non-dependent deduction changes and 100 large families by the introduction of the 2 child income bands limit. A number of others will move between bands but until the final scheme setting and the most up to date income and household is known it is too early to say, though based on current figures it is anticipated that there will be around 700 families better off, likewise a similar number receiving less benefit.
- 4.6 It is widely accepted by experts in the field that it is not possible when implementing a fundamental change to a CTS scheme that every single personal household scenario can be accounted for. This is particularly enhanced with the unknowns of the UC migration as there is no way of knowing how future UC awards will be calculated. It is common for Councils to use their discretions to award a Discretionary Council Tax Support award where it is identified that the scheme has not worked as intended and this is the proposal for Trafford. This will also mean that it is likely that the Council will need to make changes to the scheme year on year.
- 4.7 Trafford will retain its Discretionary Council Tax Support Scheme which will allow residents to apply where they are requesting additional CTS.

## 5.0 Equalities Impact Assessment (EIA)

- 5.1 An Equalities Impact Assessment (EIA) has been carried out throughout the process to analyse if the proposed changes have any adverse impact on a particular group.
- 5.2 Overall, the Council's CTS Scheme supports the Corporate Equality Strategy 2021-2025 in promoting the fair treatment of people in a way that reflects their needs, however, a low impact has been identified in the 'age' category in response to the large families impact as referred to in paragraph 4.1 above.
- 5.3 The Council's view is that the large families affected do have more income than their peers and are therefore being treated fairly by the assessment of overall family income. They will also receive sufficient notice of their change if the proposed transitional protection for 25-26 is approved. Over time, this impact will reduce as it only affects those with children born prior to April 2017.

5.4 In all cases, the Council is retaining its Discretionary Council Tax Support scheme, likewise all Council Tax payers can apply for a further Council Tax reduction in accordance with the Council's discretionary Council Tax policy.

## 6.0 Other Options

6.1 The Council could have considered not making changes to the CTS Scheme however this would mean that the scheme would remain complex to administer, difficult to understand the calculations, not align to Universal Credit and not be able to benefit from digital automation which will speed up processing of new claims and changes in circumstances.

6.2 The Council considered a number of different options before consulting on the proposed option. The Council has carefully considered the feedback gathered throughout the consultation period and have made changes to reflect some of the main concerns raised as explained in part 4 of this report.

6.3 Overall the Income-banded scheme, with the changes made following consultation, offers the most advantages to both residents and the Council as it will be easier for those receiving UC to understand, a simpler means test and lower administrative costs, with a Discretionary Council Tax Support Scheme in place to ensure any residents who require additional support can apply to request this as well as some transactional protection for large families in 2025-26.

## 7.0 Reasons for Recommendations

7.1 The Executive is asked to approve the proposals for the revised CTS scheme as detailed in this report for implementation from 1 April 2025.

**Key Decision:** Yes

**If Key Decision, has 28-day notice been given?** Yes

**Finance Officer Clearance** GB

**Legal Officer Clearance** EM

### DIRECTOR'S SIGNATURE

*(electronic)*.....

To confirm that the Financial and Legal Implications have been considered and the Executive Member has cleared the report.

## Appendix A – Main Aspects of Trafford’s Current Council Tax Support Scheme

- Pensioners who qualify for CTS due to having low income and savings (c40% of total claimants) are protected under legislation and are exempt from local scheme changes.
- Of the remaining working age claimants, c81% out of work claimants receive the 100% maximum CTS award (less any non-dependant deductions\* and/or a Band Cap\*\*).
- The in-work claimants, c19%, are means tested based on their household circumstances, for example, the number of adults and children, disability benefit entitlement, caring responsibilities, and their income and capital.
- Not all income and capital is taken into account and there are a number of premiums and disregards that are applied before the final calculation is carried out to determine the level of award.
- There are different rules for the treatment of self-employed income. In line with Universal Credit (UC) rules, an assumed amount of income, equal to the national minimum wage after 12 months is used in the calculation.
- In line with national benefits, the two-child benefit cap is applied.
- Claimants in the defined Protected Groups\*\*\* receive a higher award of CTS, for example, the Band Cap is not applied and all child benefit income is disregarded from income.

### Glossary of Terms:

Non-dependant deduction	A non-dependant deduction is an amount of money taken from UC, Housing Benefit (HB) and CTS because someone over the age of 18 lives with you
Band Cap	Households that do not fall under the protected category are restricted to a reduction in their Council Tax up to the equivalent of a Band D property under the current scheme
Protected Groups	Protected groups are claimants and/or their partners and/or their dependants who receive the middle or high rate of Disability Living Allowance for Care or Mobility, or the equivalent Personal Independence Payments or Attendance Allowance

### Current non-dependant deduction rates:

Weekly Earnings	Weekly Non-Dependant Deduction
£0.00 - £256.00	£5.88
£257.00 - £445.00	£12.06
£446.00 - £544.00	£15.12
£545.00+	£18.12

\* A non-dependant deduction is an amount of money taken from UC, HB and CTS because someone over the age of 18 lives with you

\*\* A Band Cap is a restriction at the level of CTS support received against liability charge. In Trafford the Band Cap is a Band D that means that the most amount of a reduction is restricted to a Band D

\*\*\*Protected groups are claimants and/or their partners who receive the middle or high rate of Disability Living Allowance for Care or Mobility

## Appendix B – Proposed Changes to the CTS Scheme – Consultation Questions Wording

### 1. Introducing an income banded scheme for all working age applicants

A new Council Tax Support Scheme is being proposed which will be introduced from 1 April 2025 for all working age applicants. This is an income banded scheme based on household income. The proposed scheme will:

- Provide the same level of support for all working age applicants on the lowest income (up to 100% at Council Tax Band B);
- be easy to understand;
- be easier to make a claim and report changes; and
- the scheme will work with the roll out of Universal Credit and will provide stability to Council Tax payers making sure minor changes in income won't affect entitlement.

A simplified income banded scheme is proposed. The table below shows an example:

CTS Discount (%)	Single (Weekly income)	Couple (Weekly income)	Family 1 Child (Weekly income)	Family 2 Child (Weekly income)
100%	£105 or less	£165 or less	£235 or less	£340 or less
60%	£106 to £135	£166 to £200	£236 to £270	£341 to £375
40%	£136 to £165	£201 to £235	£271 to £305	£376 to £410
20%	£166 to £195	£236 to £270	£306 to £340	£411 to £445
0%	£196+	£271+	£341+	£446+

It is important to note that the above banded scheme levels are an estimate, the final percentage levels and income bands will be reviewed and set each February as part of the Council's budget setting process to ensure the scheme costs aligns to the budget. The Council will consider the following factors:

- Annual Inflation in line with the Department for Works and Pensions
- Number of people in receipt of Council Tax Support
- The overall cost of the scheme
- Annual Council Tax setting
- The impact of Universal Credit on the Council Tax Support scheme

### 2. Disregarding a number of elements of Universal Credit

By moving Council Tax Support to an income-banded scheme, it's important that certain benefits are disregarded to protect applicants who need the support most. It is proposed that the following elements of Universal Credit will not be counted when assessing a person's income:

- Housing Costs Element
- Childcare Element
- Disabled Child Element
- Limited Capability for Work Element
- Carer Element

### 3. Protecting families by disregarding Child Benefit

By moving Council Tax Support to an income banded scheme, it's important that certain benefits are disregarded from the calculation of income in order to protect families, it is proposed that Child Benefit for all aged children is not counted when assessing a person's income.

### 4. Remove non-dependant deductions for non-dependants under the age of 21

Under the current Council Tax Support scheme, an applicant's entitlement to Council Tax Support can be reduced where other adults (non-dependants) live in the same premises (other than the applicant or partner). The charges vary from £5.88 to £18.12 per week depending on the circumstances of the non-dependant. There are some circumstances where non-dependant deductions do not apply, for example where the claimant and/or partner are in receipt of certain disability benefits. These exemptions will still apply, and be enhanced to align to UC exemptions.

The new scheme proposes to remove all non-dependant deductions for under 21 year olds.

**5. Apply a flat rate for non-dependant deductions for non-dependants over the age of 21**

Under the current Council Tax Support scheme, an applicant's entitlement to Council Tax Support can be reduced where other adults (non-dependants) live in the same premises (other than the applicant or partner). The charges vary from £5.88 to £18.12 per week depending on the circumstances of the non-dependant. There are some circumstances where non-dependant deductions do not apply, for example where the claimant and/or partner are in receipt of certain disability benefits. These exemptions will still apply, and be enhanced to align to UC exemptions. The new scheme proposes to charge non-dependant deductions at a flat rate of £9 per week for those that are over 21.

**6. Introduce disregarding 100% of Pension Contributions from earnings (in line with Universal Credit)**

Under the current Council Tax Support Scheme, 50% of pension contributions are disregarded from earnings. The new scheme proposes to disregard 100% of pension contributions (by using the net Universal Credit income figure provided by the DWP)

**7. Removing Tariff Income (an assumed interest income from savings held)**

Currently for every £250 of capital held over £6000 up to £16000 (maximum amount of savings), £1 is treated as income – this is called tariff income. The new scheme proposes to remove the Tariff Income for capital held between £6000 and £16000.

**8. Reduce Band D Cap to a Band B Cap**

In the current Council Tax Support Scheme, households that do not fall under the protected category are restricted to a reduction in their Council Tax up to the equivalent of a Band D property. The new scheme proposes to reduce this cap to the equivalent of a Band B property, in order to align with other Greater Manchester Councils.

Council Tax Payable for 2024/25

Band D £1970.88

Band B £1532.90

Appendix C – CTS Consultation Attendee List and Feedback

Group	Date of Engagement Session	No of invites sent	No attended	Name of Organisation/Team	Feedback
Exchequer Services	25th October & 8th November	66	41	Exchequer Services/Housing Benefit & Council Tax Support Specialists	Will large families be adversely affected? Will we be able to automate disregarding 100% of the occupational pension?
Community Hubs/ASC	4th November	11	3	ASC/ Stretford & Sale West Community Hubs	Non dep deduction – will they be counted? Do you think if it's easier to understand more people will apply?
Registered Social Landlords	4th November	39	6	Regenda/Great Places/My Space/L&Q/Partners Foundation	N/A
Advisory Services	11th November	7	3	Welfare Rights/Welfare Rights Africa Caribbean Group	<p>1. There is reference to “protected groups” and the team have asked for clarification on who the protected groups will be and what the protection will be?</p> <p>2. Has an impact assessment been completed yet and if so what were the results?</p> <p><b>Key concerns raised</b></p> <p>1. The income brackets only include families up to 2 children. We feel that larger families are already impacted by the two child cap resulting in them being at higher risk of poverty.</p> <p>2. Linked to the above point we felt the drop from 100% to 60% was a big cliff edge and means that someone with an income of £106 will lose almost half their</p>

						CTS and have to pay 60%. This cliff edge is at the low income side of the scale and we are concerned this means that these people will be unable to pay resulting in more recovery. Is there any scope for this band to be raised?
ASC/Access Trafford	4th November	9	5	ASC/Access Trafford		Is this different to the SDP? Explanation of the band, is this their income and is it a weekly figure? Flat rate of £9 for non-dep how many people will be worse off? What are the protected groups? Modelling on how many people this will affect (banding cap)? Discretionary schemes will they can apply for and how much will be in the pot?
Host	11th November	1	13	Host		Gross or Net weekly amount DHP available Large families affected
Mop Up Session	13th November & 18th November	12	1	L&Q		Child Benefit disregard will be popular
CAB	25th November	1	1	CAB		Transitional protection period for band D to band B. As Trafford properties are higher. Easier process and good that is going to align more to GM Project board – to gain feedback going forward from Stakeholders throughout next year on scheme impacts once live

**Appendix D – CTS Scheme Comparison (UC Customers) 2024/25 vs 2025/26 onwards**

<b>2024/25</b>	<b>2025/26</b>
Applicable amount.	Banded Scheme with no applicable amount with a maximum of a Family 2 Child income band.
30% Income taper – 20% for Protected Groups	Banded Scheme with no income taper.
Tariff income on capital held between £6K and £16K.	No tariff income.
Child Benefit included as income for over 5s unless passported/UC no earnings/applicable income.	Child Benefit disregarded in all cases.
50% of pension contribution disregarded from earnings.	100% of pension contribution disregarded from earnings (as taken from the UC award).
Standard weekly earnings disregards (£5 single, £10 Couple, £20 Disabled, £25 Lone parent).	No standard earnings disregards.
Additional weekly earnings disregard (£17.10) if hours worked criteria met.	No additional earnings disregard.
Childcare Element of UC disregarded as income.	Housing, Carer, Limited Capability for Work, Disabled Child, Childcare and Housing Elements of UC disregarded as income.
Band D Cap	Band B Cap
Non-dependant deductions for 18+ in work, with rate dependant on income *see rates below (Protected Scheme exempt). No deduction for non-dependants under 25 on passported benefits/UC with no earnings.	Flat rate non-dependant deduction of £9 per week for all non-dependants 21+ (for couples, one each will be taken) unless exempt from deductions which, in line with UC deductions is as follows: Claimant/partner is certified blind, in receipt of PIP daily living component, DLA Care middle of higher or Attendance Allowance and/or: Non-dependant is in receipt of DLA in receipt of PIP daily living component, DLA Care middle of higher or Attendance Allowance and/or: <ul style="list-style-type: none"> <li>• Aged under 21</li> <li>• Receiving Pension Credit</li> <li>• Receiving Carers Allowance</li> <li>• A carer of a child under 5</li> <li>• A prisoner</li> <li>• A child or step-child in the Armed Forces</li> </ul>