

| COUNCIL TAX REDUCTION SCHEMES | | | | | | | | | | |
|-------------------------------|---|--|---|---------------|------------|-----------------------------|--|---|-------------------|-------------------|
| | Basis of Scheme | Contributions | Protected Group Definition | Capital Limit | Backdating | Discretionary Fund | Disregards | Non- Dep Deduction | Band Restrictions | Extended Payments |
| AVDC | Based on CTB with significant rewrite including changes to applicable amounts | 10% Protected Groups (see next column); 15% Where responsible for a child under 5 or where applicant or partner is in remunerative work; 20% All others. | In receipt of: PIP, DLA or AA, ESA (Support), Severe Disablement Allowance, Disabled element of Tax Credits, Incapacity Benefit (or underlying entitlement) or Industrial Disablement Benefit. (10% contribution) In receipt of War Widows or War Disablement pension (10% contribution) Child under 5 or in remunerative work (15% contribution) | £6000 | No | £200,000 outside the scheme | No capital disregard Earnings - £7.50 for single, £12.50 for couple, additional earnings disregard £15 of Widowed Mother/Parent Allowance All other disregards as in CTB | £3.00 in receipt of PC, IS, JSA and ESA (IB) and 5 bands of income thresholds with highest deduction of £14 to lowest of £5 | None | None |
| CDC | CTB scheme with minor changes | 10% Protected Groups (see next column); 20% All others. | In receipt of: PIP, DLA or AA, ESA (Support), SDA, Disabled Tax Credits, Incapacity Benefit (or underlying entitlement) or Industrial Disablement Benefit. (10% contribution) Lone parent with child under 5 (10% contribution) | £16,000 | No | £50,000 outside the scheme | 25% of earned income as a work incentive Maintenance, charitable or voluntary payments and widowed parents allowance are treated in full as income | £5.00 for each non dependant where CTB would have applied a deduction | Band D | Yes |

| | Basis of Scheme | Contributions | Protected Group Definition | Capital Limit | Backdating | Discretionary Fund | Disregards | Non- Dep Deduction | Band Restrictions | Extended Payments |
|------|-------------------------------|---|--|--------------------------------|---------------------------|----------------------------|---|--|-------------------|-------------------|
| SBDC | CTB scheme with minor changes | 0% Protected Groups (see next column); 20% All others. | In receipt of or have a child in receipt of: PIP, DLA, ESA (Support) (0% contribution); In receipt of War Widows Pension or War Disablement Pension (0% contribution) | £6000 (£16,000 for protected) | No | £15,000 outside the scheme | Earnings - £5 for single, £10 for couple, carer £20, lone parent £25, special premium and special part time earnings £20 and additional earnings disregard (WTC) £17.10 | £Zero in receipt of PC, IS, JSA and ESA (IB) and 4 bands of income thresholds with highest deduction of £3.90 and highest £11.90 | None | None |
| WDC | CTB scheme with minor changes | 0% Protected Groups (see next column); 20% All others. | In receipt of: DLA, ESA (Support) (0% contribution); In receipt of War Widows Pension or War Disablement Pension (0% contribution) | £6000 (£16,000 for protected) | Only for protected groups | £50,000 within scheme | Earnings - £5 for single, £10 for couple, carer £20, lone parent £25, special premium and special part time earnings £20 and additional earnings disregard (WTC) £17.10 | £Zero in receipt of PC, IS, JSA and ESA (IB) and 4 bands of income thresholds with highest deduction of £3.90 and highest £11.90 | None | Yes |