

# Localised Council Tax Support factsheet

**From 1st April 2013 the national Council Tax Benefit scheme was abolished and replaced by a Local Council Tax Support scheme. Each Individual local authority was required to design its own scheme. Due to Central Government budget cuts, the scheme has to cost 10% less than the previous Council Tax Benefit scheme. Customers of Pensionable age cannot be affected and must receive the same level of support as they did under the existing National scheme.**

The local scheme for both Cannock Chase and Stafford Borough Council is the same. The following table shows the key differences between the existing scheme and the local scheme for 2014/15.

Rule	Existing National Scheme	New Local Tax Support Scheme
Pensionable age	Based upon their individual circumstances, people of pensionable age can receive upto 100% of their council tax liability.	There is no change for people of pensionable age who are in receipt of pension credit. They will receive the same amount of help on the new scheme that they did on the old national scheme.
Working age	Based upon their individual circumstances, people of pensionable age can receive upto 100% of their council tax liability.	People of working age, unless they have a child under the age of 5 or are in receipt of a severe disability premium, will only be entitled to a maximum of 80% of a band D property.
Second Adult Rebate	This is available within the national scheme.	This is no longer available within the new scheme.
Capital	£16k is the cut off figure. If a customer holds more capital than £16k then they are not entitled to receive any help.	The figure is £6k on the new local scheme. If the customer holds capital of more than £6k they are not entitled to receive any help.
Child Maintenance	This is currently disregarded and not used in the calculation of benefit	This continues to be disregarded in full
Maintenance received	This is currently disregarded and not used in the calculation of benefit	This is no longer disregarded and will be included in the calculation of benefit
Earnings disregard	Based upon the level of earnings and the number of hours worked, some of the earnings are not taken into account when calculating the claim.	There will be a flat rate of £25 per week disregarded from all earned income irrespective of the amount of earnings or hours worked.
Non dependants	A deduction is made based upon the amount of earnings received by the non dependant.	A flat rate deduction of £5per week will be made if the non dependant is not in work, and £10 per week if the non dependant is in work.
Additional help	A Discretionary Housing Payment application can be made by anyone in severe financial difficulty who is not receiving the full amount of Council Tax Benefit.	A hardship payment application replaces the Discretionary Housing Payment application. The application can be made online or by an application being posted out. Entitlement is not guaranteed and decisions will be made on a case by case basis.