



Council Tax Support Banded Scheme



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An information guide on how this scheme works

What claims are included in the banded scheme?

You only come under the banded scheme, if you are in receipt of Universal Credit.

If you or your partner do not receive Universal Credit, you will not be affected by the banded scheme.

Key Points

- **We only look at your earned income.** All other income such as Universal Credit or Child Benefit is ignored. This means we do not need to know about any changes in your Universal Credit
- **We use your earned income figure from your Universal Credit claim.** We receive up to date information direct from the DWP of your Universal Credit Award and this includes the amount of earned income that they have used. This means you do not need to provide the council with wage slips or proof of capital as we will get this information directly from the DWP
- **Out of work cases are still part of the banded scheme.** If you are out of work and in receipt of Universal Credit, your Council Tax Support (CTS) will be part of the banded scheme but your entitlement will not change. This is because the bands correspond with the current scheme awards for out of work cases. If you are not protected, you will need to pay 80% of the Council Tax and if you are protected, it's 100%
- **All other factors remain the same.** Nothing else has changed. So if you have a grown up living in your property, the charges are the same. We have not changed who comes under the protected scheme and we will still base any CTS award on no higher than a Band D property for someone who is not protected

Get in touch

Please contact the Benefits department on 020 8207 2277 if you have any queries about the Banded Scheme

Why was a Banded Council Tax Support Scheme introduced?



Who falls under the protected group?



Income Bands

Income bands for the Protected Group

Income Band	Earnings	Benefit Level
0	Out of work	100%
1	<£60.00	80%
2	£60.00 - £100	60%
3	£100.01 - £200	40%
4	£200.01 - £400	20%
5	>£400	0%

Income Bands for the Working Group

Income Band	Earnings	Benefit Level
0	Out of work	80%
1	<£60.00	80%
2	£60.00 - £100	60%
3	£100.01 - £200	40%
4	£200.01 - £400	20%
5	>£400	0%

Example Calculations



Non Dependent Deductions

If you have a non –dependent living in your property, the deductions will remain the same as the current CTS scheme. The non-dependent charges can be found in the tables below;

Non – Dependent charge if you are in the Protected Group:

Non Dependent Income	Deduction
Student	£0.00
In Receipt of Universal Credit and working less than 16 hours a week	£0.00
In receipt of Income Support, State Retirement Pension, Jobseekers Allowance	£0.00
Not Working	£4.05
Gross income below 217.00	£4.05
Gross income between £217.00 and £376.99	£8.30
Gross income between £377.00 and £468.99	£10.40
Gross income of £469 +	£12.45

Non – Dependent charge if you are in the Working Group:

Non Dependent Income	Deduction
Student	£0.00
In Receipt of Universal Credit and working less than 16 hours a week	£0.00
In receipt of Income Support, State Retirement Pension, Jobseekers Allowance	£0.00
Not Working	£8.10
Gross income below 217.00	£8.10
Gross income between £217.00 and £376.99	£16.60
Gross income between £377.00 and £468.99	£20.80

Gross income of £469 +	£24.90
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Council Tax Charges

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