

Appendix 3

How the three schemes compare

**For simplicity, non-dependent deductions are not shown in these models*

Current scheme

Equivalent band	Band 1	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10
Excess income	£0 - £5	£5.01 - £20	£20.01 - £35	£35.01 - £50	£50.01 - £65	£65.01 - £80	£80.01 - £95	£95.01 - £110	£110.01 - £140	£140 +
My base weekly council charge	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
My maximum CTRS is	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
My excess income is	£0.00	£5.01	£20.01	£35.01	£50.01	£65.01	£80.01	£95.01	£110.01	£140.00
Taper amount my support is reduced by (20% of my excess income)	£0.00	£1.00	£4.00	£7.00	£10.00	£13.00	£16.00	£19.00	£22.00	£28.00
Amount of Council Tax support I'm entitled to (discounted off Council Tax charge)	£25.00	£24.00	£21.00	£18.00	£15.00	£12.00	£9.00	£6.00	£3.00	£0.00
Minimum payment 10% (or 8.5%) I have to make - known as baseline reduction	£2.50	£2.40	£2.10	£1.80	£1.50	£1.20	£0.90	£0.60	£0.30	£0.00
Amount of Council Tax I have to pay a week	£2.50	£3.40	£6.10	£8.80	£11.50	£14.20	£16.90	£19.60	£22.30	£25.00

Model 1 Simplified banded scheme

Band	Band 1	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10
Excess income	£0 - £5	£5.01 - £20	£20.01 - £35	£35.01 - £50	£50.01 - £65	£65.01 - £80	£80.01 - £95	£95.01 - £110	£110.01 - £140	£140 +
My base weekly council charge	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
My maximum CTRS (before excess income taken into consideration)	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
My excess income is	£0.00	£5.01	£20.01	£35.01	£50.01	£65.01	£80.01	£95.01	£110.01	£140.00
% of Council Tax reduction I get based on my band	100	90	78	66	54	42	30	18	10	0
Amount of Council Tax support I'm entitled to (discounted off Council Tax charge)	£25.00	£22.50	£19.50	£16.50	£13.50	£10.50	£7.50	£4.50	£2.50	£0.00
Amount of Council Tax I have to pay a week	£0.00	£2.50	£5.50	£8.50	£11.50	£14.50	£17.50	£20.50	£22.50	£25.00

Model 2 Simplified scheme (retaining taper)

Equivalent band	Band 1	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10
Excess income	£0 - £5	£5.01 - £20	£20.01 - £35	£35.01 - £50	£50.01 - £65	£65.01 - £80	£80.01 - £95	£95.01 - £110	£110.01 - £140	£140 +
My base weekly council charge	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
My maximum CTRS (before excess income taken into consideration)	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
My excess income is	£0.00	£5.01	£20.01	£35.01	£50.01	£65.01	£80.01	£95.01	£110.01	£140.00
Taper amount my support is reduced by (20% of my excess income)	£0.00	£1.00	£4.00	£7.00	£10.00	£13.00	£16.00	£19.00	£22.00	£28.00
Amount of Council Tax support I'm entitled to (discounted off Council Tax charge)	£25.00	£24.00	£21.00	£18.00	£15.00	£12.00	£9.00	£6.00	£3.00	£0.00
Amount of Council Tax I need to pay	£0.00	£1.00	£4.00	£7.00	£10.00	£13.00	£16.00	£19.00	£22.00	£25.00