

CTBS scheme questionnaire							APPENDIX A
	2019/20 (current scheme)			2020/21			
Authority	Current CTBS scheme - minimum contribution or banded discount?	Minimum claimant contribution Minimum contribution of 25% for all working age claimants. Pensioners protected and receive 100% reduction	Annual expenditure under current scheme	Are you planning to change your scheme in 2020/21	If yes, will it be minimum contribution or banded discount?	Minimum claimant contribution	Is the change delivering savings? If so how much?
Barking	Minimum contribution		£12.8M	No indication			Any other comments
Barnet	7 level banded scheme with minimum contribution	28% unless in a protected group (War pensioners, war widow(er)s and people who receive Armed Forces compensation scheme payments will not have to pay the minimum contribution)		No			
Bexley	Banded discount, with minimum contribution	20%	£12.2M	No			No plans to amend scheme for 2020 at this stage, however still early days of this scheme so will be kept under review (banded scheme only introduced from April 2019). Our new banded scheme is proving very slightly more expensive than the previous 20% minimum contribution. We don't appear to be getting any complaints about cliff edges or similar so far, although it's probably a bit too soon to judge whether it's helping in terms of overall collection. The rationale for introducing a banded scheme was the impact of Universal Credit on managing predictable payment plans for those affected.
Brent	Minimum contribution	20% unless "vulnerable" (mainly if receiving disability benefits - in which case up to 100% rebate)	£27.2M	Yes	Banded discount	No minimum contribution	
Bromley	Minimum contribution	25%	£12.2M	Scheme will be reviewed annually			
Camden	Similar to previous CTB scheme	No Minimum contribution	£26m	Yes	Banded discount based on London Living Wage	No minimum contribution	Not from CTS expenditure
City of London	Similar to previous CTB scheme						£500k from staff savings
Croydon	Minimum contribution	15% for all working age claimants. Pensioners protected	£27.9M				
Ealing	Minimum contribution	25% for all working age claimants (not classed as vulnerable). Pensioners and claimant's in receipt of disability benefits no minimum contribution		Yes	Banded discount		Currently cost-neutral, but looking at £1M option
Enfield	Minimum contribution	26.5%. Those in receipt of War Widows, CA, higher rate DLA / enhanced PIP, ESA (SC), Care leaver under 25 are exempt. Minimum contribution of 15% for all working age claimants. Pensioners protected					Discretionary Council Tax Discount scheme available for those in exceptional circumstances. £1M saving option would mean a 15% contribution for vulnerable claimants - being considered but less likely than cost-neutral option
Greenwich	Minimum contribution	Minimum contribution of 17% for all working age claimants. Pensioners protected					
Hackney	Minimum contribution						
Hammersmith	Similar to previous CTB scheme		£7.9M	Scheme will be reviewed annually			Under Council Tax Support, Hammersmith & Fulham and the GLA absorb the full cost of the scheme, which mirrors the previous council tax benefit arrangements. Hammersmith & Fulham's CTS scheme means-tests in-work Universal Credit claimants using Universal Credit work allowances (the UC counterpart to applicable amounts in earlier income-related benefits) whenever these are more favourable to the claimant than the HB-derived applicable amounts ordinarily used. The object of this approach is to prevent Universal Credit work incentives from being eroded by the withdrawal of CTS.
Haringey	Similar to previous CTB scheme						The proposal is to align with some national welfare changes to balance the benefit of making the CTS easy to understand by reflecting the national welfare scheme, and the desire to provide additional financial support to residents who are the least well-off. If the proposals are not agreed the current CTS remains the same.
Harrow	Minimum contribution	30% unless "vulnerable" (mainly if receiving disability benefits - in which case up to 86% rebate)	£14m	Yes	Banded discount	30% unless "vulnerable" (mainly if receiving disability benefits - in which case up to 86% rebate)	Minimal
Harvering	Minimum contribution	25% for all working age claimants. 20% of all working age who are considered to have a disability. Pensioners exempt					Modernising the scheme is the main driver. New scheme applies to UC claimants only. 4 x 5 grid. Flat rate for non-deps
Hillingdon	Minimum contribution	Pensioners are protected as well as those in receipt of war widows pension, war disablement pension or armed forces compensation payment.		Yes	Banded discount		No
Hounslow	Similar to previous CTB scheme			No			New scheme applies to all claimants (not just UC). 6 x 7 grid. Flat rate for non-deps
Islington	Minimum contribution	8% for all working age claimants	£26.1M	Yes	Not yet decided		Possibly changing in 2021/22
Kensington	Similar to previous CTB scheme						We are looking at both options of minimum and banding, looking at cost effective.
Kingston	Similar to previous CTB scheme	No minimum contribution					
Lambeth	Minimum contribution	20% exceptions - Disabled / Ben capped families / Carers / War widows	£21m	No			£400k discretionary for those affected by last change of scheme
Lewisham	Minimum contribution	25%	£18m	No indication			all working age are liable for 25%, no exceptions or enhancements. No hardship fund but those in difficulty can apply for write off (£13a).
Merton	Similar to previous CTB scheme	No minimum contribution		Scheme will be reviewed annually			
Newham	Minimum contribution	20% for all working age claimants.		No indication			
Redbridge	Minimum contribution	25% unless in receipt of PIP or DLA - then it is 15%	£14.9M	Yes	Not decided but will probably consult on banded discount	Ranges from 15% to 59%	£450k
Redbridge	Similar to previous CTB scheme	Minimum contribution removed from 19/20		No indication			We have a hardship fund to top up awards
Richmond	Minimum contribution	15%	Circa £20m	No			No indication
Southwark	Minimum contribution	Minimum contribution for all working age claimants. Pensioners exempt					Hardship payments available as now
Sutton	Banded discount, with minimum contribution						Hardship fund available
Tower Hamlets	Similar to previous CTB scheme						
Waltham Forest	Minimum contribution	Minimum contribution of 24%. Pensioners exempt					Discretionary Council Tax Hardship Scheme available
Wandsworth	Minimum contribution	Virtually a minimum contribution of 30%, but we prefer to do a Band D comparison as due to the low CT our 30% is nearer 15 - 20% in other boroughs.		No fundamental changes			WBC also have a similar vulnerability scheme which means disabled household still receive 100% CTS. We made a tweak so there is one level of non-dep deduction but generally the default scheme.
Westminster	Similar to previous CTB scheme						