

### Glossary

**Applicable Amounts:** Each claimant receives an allowance based on the needs of their household. This monetary figure represents the minimum income a person or family with their requirements needs to live on. The allowance can be topped up by premiums where someone in the household is disabled. The applicable amount is compared to the household income.

**Assessment of capital:** The capital limit for claimant (and/or partner) is £16,000. If more than £16,000 is held, the claimant is not eligible for CTB. If capital of between £16,000 and £6,000 is held, the first £6,000 is ignored and then for every £250 held above £6,000, £1 is counted as income.

**Eligible Council Tax:** A claimant's Council Tax liability less any discount.

**Excess Income:** Any income that exceeds the Applicable Amount is known as excess income. Excess income will reduce benefit entitlement.

**Maximum Benefit.** On a weekly basis, this is the claimant's weekly eligible Council Tax less any non dependant deductions that apply.

**Non-dependant:** A non-dependant is an adult member of the household who resides with the claimant and/or partner.

**Non-dependant deduction:** Depending on the non-dependant's income, a deduction is made for them from the claimant's CTB. The weekly deduction ranges from £0 to £8.60 based on the individual's gross weekly income:

£0.00 to £0.00 (Income Support/JSA under 25 years)  
£2.85 to £6.00 (Gross income less than £183.00)  
£5.70 to £9.00 (Gross income £183.00 to £316.00)  
£7.20 to £15.00 (Gross income £316.00 to £394.00)  
£8.60 to £20.00 (Gross income greater than £394.00)

**Pensioners:** Claimants born before 7 October 1951 will be of pensionable age at 1 April 2013.

**Second Adult Rebate:** Awarded to claimants who are not entitled to council tax benefit based on their own income, but who would receive a single person's discount on their council tax if it were not for other low income adults living in their property. This is awarded up to a maximum rate of 25% of their liability for Council Tax.

**Taper:** The taper is the percentage of the claimants excess income used in assessing their CTB entitlement. Under the current scheme, this taper is set at 20%. Increasing the taper will reduce benefit entitlement.

**Vulnerable groups:** CLG published a guidance note, Vulnerable People – Key Local Authority Duties on 21 May 2012. This is intended to address the local authority's requirement to take into account the Public Sector Equality Duty (Equalities Act 2010), the duties to mitigate the effects of Child Poverty (Child Poverty Act 2010) and the duty to prevent homelessness (The Housing Act 1996). CLG also highlight the need to comply with the Armed Forces Covenant with regard to War Pension and Armed Forces Compensation schemes.