

COUNCIL TAX REDUCTION SCHEMES										
	Basis of Scheme	Contributions	Protected Group Definition	Capital Limit	Backdating	Discretionary Fund	Disregards	Non- Dep Deduction	Band Restrictions	Extended Payments
AVDC	Based on CTB with significant rewrite including changes to applicable amounts	10% Protected Groups (see next column); 15% Where responsible for a child under 5 or where applicant or partner is in remunerative work; 20% All others.	In receipt of: PIP, DLA or AA, ESA (Support), Severe Disablement Allowance, Disabled element of Tax Credits, Incapacity Benefit (or underlying entitlement) or Industrial Disablement Benefit. (10% contribution) In receipt of War Widows or War Disablement pension (10% contribution) Child under 5 or in remunerative work (15% contribution)	£6000	No	£200,000 outside the scheme	No capital disregard Earnings - £7.50 for single, £12.50 for couple, additional earnings disregard £15 of Widowed Mother/Parent Allowance All other disregards as in CTB	£3.00 in receipt of PC, IS, JSA and ESA (IB) and 5 bands of income thresholds with highest deduction of £14 to lowest of £5	None	None
CDC	CTB scheme with minor changes	10% Protected Groups (see next column); 20% All others.	In receipt of: PIP, DLA or AA, ESA (Support), SDA, Disabled Tax Credits, Incapacity Benefit (or underlying entitlement) or Industrial Disablement Benefit. (10% contribution) Lone parent with child under 5 (10% contribution)	£16,000	No	£50,000 outside the scheme	25% of earned income as a work incentive Maintenance, charitable or voluntary payments and widowed parents allowance are treated in full as income	£5.00 for each non dependant where CTB would have applied a deduction	Band D	Yes

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SBDC	CTB scheme with minor changes	0% Protected Groups (see next column); 20% All others.	In receipt of or have a child in receipt of: PIP, DLA, ESA (Support) (0% contribution); In receipt of War Widows Pension or War Disablement Pension (0% contribution)	£6000 (£16,000 for protected)	No	£15,000 outside the scheme	Earnings - £5 for single, £10 for couple, carer £20, lone parent £25, special premium and special part time earnings £20 and additional earnings disregard (WTC) £17.10	£Zero in receipt of PC, IS, JSA and ESA (IB) and 4 bands of income thresholds with highest deduction of £3.90 and highest £11.90	None	None
WDC	CTB scheme with minor changes	0% Protected Groups (see next column); 20% All others.	In receipt of: DLA, ESA (Support) (0% contribution); In receipt of War Widows Pension or War Disablement Pension (0% contribution)	£6000 (£16,000 for protected)	Only for protected groups	£50,000 within scheme	Earnings - £5 for single, £10 for couple, carer £20, lone parent £25, special premium and special part time earnings £20 and additional earnings disregard (WTC) £17.10	£Zero in receipt of PC, IS, JSA and ESA (IB) and 4 bands of income thresholds with highest deduction of £3.90 and highest £11.90	None	Yes