

## **EXECUTIVE**

**5 SEPTEMBER 2019**

Present:

Councillors Connett, Dewhirst (Deputy Leader), G Hook (Leader), J Hook, MacGregor, Taylor and Wrigley

Members in Attendance:

Councillors Bradford, Bullivant, Clarence, Daws, Goodman-Bradbury, Keeling, Mullone, Parker-Khan, J Petherick, L Petherick and Purser

Apologies:

Councillor Jeffries

Officers in Attendance:

Tracey Hooper, Revenue, Benefits & Fraud Manager  
Sarah Selway, Democratic Services Team Leader & Deputy Monitoring Officer  
Phil Shears, Managing Director  
Simon Thornley, Business Manager - Spatial Planning  
Amanda Pujol, Head of Service Delivery and Improvement

### **58. MINUTES**

Minutes of the meeting on the 30<sup>th</sup> July 2019 were confirmed and approved and signed as a correct record.

### **59. DECLARATIONS OF INTEREST**

None.

### **60. ARMED FORCES COVENANT ACTION PLAN**

The Portfolio Holder for Communities and IT presented the report for an Armed Forces Covenant Action Plan. The action plan provided an overarching view of how the Council would work in the future to help and support to the Districts current and ex- Armed Forces personnel who live in district's area. He advised that the work on the plan would be on-going and that the Council would be looking into the position in respect of business rate purposes of the British Legion, Royal Air Force Association (RAFA) and Soldiers, Sailors, Airmen and Families Association (SSAFA) premises to investigate if they could be classified as charities in line with other community buildings. This was a live document which would be reviewed in six months' time.

The Portfolio Holder for Communities and IT proposed the recommendation, this was seconded by Portfolio Holder for Waste Management & Environmental Health.

**RESOLVED** that the Armed Forces Covenant Action Plan be approved and the plan be reviewed in six months to monitor progress and to add any further actions that may be required.

## **61. GARDEN COMMUNITIES**

Prior notification - Member questions and responses attached to minutes.

The Portfolio Holder for Planning presented the report to confirm support for Garden Community status and for associated capacity funding to be used in planning high quality new neighbourhoods. This capacity funding would help to take forward a plan for the future growth of Newton Abbot and the support and involvement in the Exeter and East Devon Garden Communities would ensure that the district benefited from any impact of urban extensions on the district.

Non-Executive Members noted the excellent work that officers had done which resulted in the successful bid; raised concerns regarding the methodology used for the adopted local plan housing numbers and that these had not been explained; requirement for a root and branch review of the Local Plan; questioned the Council's sense of 'emergency' in respect of Climate Change; referred to a newspaper article that Bicester was not a good example of a 'Garden Community'.

To address the comments regarding the methodology, the Business Manager - Spatial Planning confirmed that it was not true to suggest that the local plan was based on "no set methodology" as indicated in the Councillor's question. He referred to an email which had previously been sent to the Councillor. The email had explained that in 2012 the National Planning Policy Framework (NPPF) had been introduced which required Local Planning Authorities to determine their own "objectively assessed need" (OAN) for housing. There was guidance about how to do this but the government had not required a specific methodology to be used. The Council's consultants had prepared an assessment of housing need using a detailed methodology based on factors such as projected population change, migration trends, household formation and affordability. The email had included links to the reports on the council's website describing the methodology in full.

The Leader commented that there would be an all embracing review of the Local Plan and he encouraged all councillors to take a full part in this review; that he had visited Bicester and it was an excellent example of a Garden Community with solar panels, triple glazing, tree planting and good public transport links and that the newspaper article referred to was several years out of date. He advised of a letter of support for the funding from the Newton Abbot Community Interest Company.

It was noted that the Portfolio Holder for Climate Change Emergency and Housing was on the Newton Abbot Community Interest Company Board.

During discussion Executive Members commented that a low carbon policy would be brought to Executive in October; the administration was genuine and serious in the need to address climate change; the new version of the housing numbers were a direct government requirement; need to ensure that Teignbridge members had control over development within Teignbridge within the Greater Exeter Strategic Plan; and the need to build communities.

The Business Manager - Spatial Planning advised that the Greater Exeter Strategic Plan (GESP) would need to be agreed by all four of the Councils who had an equal say in its development.

The Portfolio Holder for Planning proposed the recommendation, this was seconded by the Portfolio Holder for Sport, Recreation & Culture.

**RESOLVED** that:-

- (1) Newton Abbot's status as a Garden Community be confirmed;
- (2) Teignbridge District Council support for the Exeter and East Devon Garden Communities status be confirmed; and
- (3) Receipt of associated 'capacity funding' from Government be agreed.

## **62. COUNCIL TAX REDUCTION SCHEME - PUBLIC CONSULTATION**

Prior notification - Member questions and responses attached to minutes.

The Portfolio Holder for Corporate Resources presented the report that outlined the main reasons for recommending a move to a new simplified Council Tax Reduction scheme for the year 2020-21 which would be reviewed and revised as appropriate at the end of the year. The Council had a long record of providing Council Tax Support for those in need and this report sought to address the changes with the rollout of Universal Credit. The report also sought permission to consult with precepting authorities (Devon County Council, Police & Crime Commissioner for Devon and Cornwall, Devon and Somerset Fire and Rescue Authority) and such other persons as were likely to have an interest in the operation of the scheme.

He brought Members attention to the proposed additional features which included incorporating a return to work incentive and the removal of the restriction that limited support to a maximum Band D property. He brought Members attention to the case studies in the appendix. The scheme would be cost neutral and Overview & Scrutiny Committee would have a chance to review the proposals in light of the consultation responses before coming back to Executive and Council.

Non-Executive Members raised issues regarding the inadequate response to the submitted questions; had concern regarding some the proposed changes, how they could affect low income residents; could not support the proposals; Overview & Scrutiny Committee would look at the scheme with the goal to develop the best scheme possible.

The Leader stated that everybody effected would be consulted.

Officers advised that it should be noted that any new proposals not considered in the original consultation could not take effect without fresh consultation.

The Portfolio Holder for Corporate Services proposed the recommendation, this was seconded by the Portfolio Holder for Waste Management & Environmental Health.

**RESOLVED** that plans to consult with major preceptors and the public on proposals to introduce a new working-age Council Tax Reduction Scheme for the year 2020-21 be approved.

It is recommended that the Council maintain overall support at current levels and that the following key features of our current scheme be retained:

- Maintain maximum support at 100%
- Maintain an Exceptional Hardship Scheme
- Continue to award 100% support to passported claims
- Disregard disability related benefits when calculating income
- Disregard child benefit and child maintenance when calculating income
- Disregard War disablement/widows pension when calculating income
- Limit the no. of dependent children in the calculation to a maximum of two for all new claimants
- Apply the minimum income floor for self-employed claimants
- Capital limit of £6,000
- Allow for childcare costs

It is recommended that the following **additional** features are included in the new scheme:

- Disregard Carers Allowance when calculating income
- Disregard Employment and Support Allowance (support element) when calculating income
- Replace current variable earnings disregard with a standard £25 disregard for all
- Incorporate a Return to Work Incentive for Universal Credit claimants and others by paying support for a period of one month beyond the return to work date.
- Apply the current two dependent children limit used in the calculation to existing claimants
- Remove non-dependent deductions from the scheme

- Disregard payments made under the Windrush Compensation Scheme, We Love Manchester Emergency Fund and similar Government funded compensation schemes
- Reduction to be awarded from the date of change as opposed to the 'Monday following' the date of change
- Remove the requirement for good cause to be proven before backdating the award.
- Increase the 1 month back-date time limit to 12 months.
- Remove the restriction that limits support to maximum Band D property.

**63. EXECUTIVE FORWARD PLAN**

The Portfolio Holder for Communities and IT advised that a report on a Youth Council for the district would be added to the Forward Plan for October.

The Portfolio Holder for Sport, Recreation & Culture commented that the Leisure Strategy would be coming forward before the end of the year.

**RESOLVED** that the Forward Plan be noted.

**64. LAND AT STAPLEHILL ROAD, NEWTON ABBOT**

The item was withdrawn.

The meeting started at 10.00 am and finished at 11.20 am.

Chairman

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Agenda item 7 – Garden Communities

**Questions from Councillor Bullivant**

*Newton Abbot Garden Community proposals.*

- 1) Does the Executive recognise that the significant opportunity that the proposed grant makes possible is because Teignbridge Council has an adopted local plan (Plan Teignbridge) and that there has been a successful delivery of both new homes and affordable homes since Plan Teignbridge was adopted.*

**Response from the Leader**

I am very glad that Cllr Bullivant recognises, like I do, the significant opportunity this brings to our district, and particularly to Newton Abbot. I agree that the positive reputation with Homes England in relation to planning and delivery helped. That reputation was built on our adopted local plan, a proactive approach to investment in local infrastructure and continued good communication between the council and Homes England. This was enhanced by a clear commitment to planning for the future via the Greater Exeter Strategic Plan and our own Local Plan. Our intention as a new administration is to enhance that reputation to continue to reap its benefits of improved local infrastructure, while continuing to contest the Government's Housing formula and numbers.

- 2) Does the Executive recognise that in Paragraph 2.4 the terms relate to the delivery of higher quality, distinctive homes, including affordable housing. and will the decision not to provide affordable homes within the Sherbourne House plans impact on future government support given that the delivery of Social rented accommodation is the responsibility of other bodies.*

**Response from the Leader**

The council decision to provide the apartments at Sherborne House as a social rent product, which has a lower rent than using the alternative "affordable rent" model, will provide a wider range of affordable housing provision in Newton Abbot. It will provide much needed accommodation for 14 families at a rent they can afford in a sustainable location in the heart of the town. I don't think it at all likely that this decision will have undermined our relationship with Homes England. Over the last few years the government has become more supportive of councils' direct provision of housing as part of the overall national mix of housing supply. This administration is clearly committed to assisting those in greatest housing need.

- 3) *As this award has been achieved because of this councils successful delivery of homes under Plan Teignbridge up to the end of 2018 will the Executive give credit to the officers who have worked on the successful delivery and also the previous executive who oversaw this successful plan*

### **Response from the Leader**

While this administration is intending to do many things differently from the previous executive, clearly we will not be throwing the baby out with the bathwater. We fully recognise the good work of the officers in preparing this successful bid and the planning work leading up to it. Indeed, the council's officers have been successful in achieving a wide range of financial and other investments by government. We will continue to support them in working on and submitting bids which benefit our area.

### **Questions from Councillor Daws**

*Can TDC assure the residents that accepting the Garden Village Grant does not further tie TDC into what is already know to be a flawed Local Plan and the GESP. The Local Plan was foisted on the Teignbridge Residents totally against their expressed views in consultations, using what are now admitted to be housing numbers that were concocted 'with no specific methodology'. For this alone Teignbridge residents deserve a thorough and full review of the Local Plan. In the light a true Climate Change Emergency the Local Plan and GESP both need to be torn up with new and appropriate ground breaking plans being developed. If accepting the Garden Community grant ties TDC further into the existing outdated and flawed plans then in the best interests of the residents of the residents these funds from Westminster should not be accepted. a body that has show no wisdom or moral leadership in development policy in the last decade and beyond.*

*Is it not also appropriate that ward councillors are consulted directly on matters that specifically and materially relate to their ward and electorate?*

### **Response from the Leader**

Our strategy has always been, and will continue to be, to work within the rules imposed on us, but to challenge what we believe to be unfair; and to put Teignbridge in the best possible position, both financially and strategically, to build communities that are happy, healthy, affordable and environmentally sustainable.

As Councillor Daws is also aware, the new approach to housing need calculations set out in the government's policy already applies to our planning decisions. I have made the position of this Council very clear, that we do not support the new approach. I have twice written to the Prime Minister asking the government to change their approach, and you will have seen the press coverage. But it is clear that unless there is a change in national policy we have no choice but to update our plan taking account of the new calculation. We are committed to ensuring high quality new homes and neighbourhoods, and Garden Communities status will be an important part of our toolbox in ensuring quality, environmental sustainability and an infrastructure that enables communities to thrive. It would be a very irresponsible



Council, lacking in any wisdom or moral leadership, who would simply tear up their Local Plan and with it any control over future planning.

Any future decisions on development strategy and planning in Teignbridge will be taken via the Local Plan process as is right and proper. This is explained clearly in the report. The update of our Local Plan is underway and all members will continue to be consulted as it progresses.

It is of course totally incorrect to say that the housing target in the local plan was "concocted with no specific methodology". The methodology used is set out in significant detail in technical reports on the Council's website. Councillor Daws has been pointed to the methodology on a number of occasions.

We are very much at the start of the consultation process, which will take place as part of the comprehensive Local Plan review. It is my sincere hope and intention that all Councillors will actively participate in this consultation

### **Question from Councillor Mullone**

*Some of our citizens may struggle to understand what exactly we're being offered here. But it looks like £150,000 – a nothing amount in development terms – with 'further funding might be available if strong progress with planning for high quality new neighbourhoods can be demonstrated'. So it seems they're giving us a toffee, and there might be more if the Executive does exactly as it's told. This document is littered with all the usual figleaf weasel words such as 'sustainable' and 'creative environment' and 'climate change mitigation', all of which mean nothing. It is based on the premise that we must build an inordinate number of houses anyway, a premise I and my group flatly reject and which this executive has stated that it would challenge. Would this contemptible offer not be a good opportunity to say that Newton Abbot doesn't need a 'Garden Town', a phrase we know means concrete sprawl dressed up in green cynicism, and repeat that what we need is more money given TO the council, for things this council knows are needed. Does the executive not feel that telling Westminster to stick this money, which is intended as nothing more than a gateway to our turning into a Southwest Luton, a better course of action?*

### **Response from the Leader**

The Garden Communities fund is not about building more homes; it is about having more control over the homes that are built across the District and planning a better, more attractive and more sustainable infrastructure around them, both for local people now, and for future generations.

The additional funding will allow Teignbridge more control over the housing development it is required to deliver, as well as additional affordable homes and green spaces, community facilities such as health and community centres, and sustainable travel links.

Garden Community status is, in our view, a key element in our continued success in receiving capital funding and other support from government to improve our district, and in this case our town. The successful High Street Fund bid is just a first example and we expect more over the years.

The immediate payment is £150,000 which will be used to fund work to bring forward plans to create higher quality and lower carbon homes and neighbourhoods and we fully expect this to be followed up with further funding.

Decisions on development in this district will continue to be taken through the proper and formal local plan process, and will be based on clear and detailed evidence about the suitability of areas for all forms of development, dealing with and reducing climate change and protecting and improving wildlife.

A plan can only be adopted if it is done so legally. That means an Inspector must pass it as "sound". No Inspector will do so if it is totally at odds with government policy.

Without a plan we are looking at house building through the appeals process - unplanned, uncoordinated growth, with less infrastructure and fewer affordable homes. Our staff will be spending their time fighting unwinnable appeals which will result in the same amount of development, but without the benefits of a controlled, planned system using whatever funding is available to deliver a sustainable infrastructure.

I have made, and will continue to make, the case for a change in the planning policy on housing numbers. But no serious council can afford to tell the government to "stick it" in the way that you suggest. Councillor Mullone may consider this to be just 'a toffee', but this administration is very clear that improving our town centres and the wider town is crucial in the face of major economic and social changes ahead of us.

It is disappointing in the extreme that a councillor of this authority regards solar panels on every house, triple glazing, electric charging points, water capture, efficient and regular public transport, easy pedestrian, cycling and disabled facilities and lavender filled gardens as "Green Cynicism"

The fundamental point, which is inescapable, is that despite unique protests from myself to two Prime Ministers, the governments flawed formula means we have no alternative to the dictatorial stances of Central Government. We must take the housing numbers, with or without the money. In those circumstances who refuses money?

## **Executive 5 September 2019.**

Agenda item 7 – Garden Communities

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## Agenda Item 8 - Council Tax Reduction Scheme

### **Questions from Councillor Bullivant**

- 1) *Can the Executive confirm that the proposed changes are cost neutral compared with current provision as per para 5.1*
- 2) *What is the cost increase by removing the Band D property restriction*
- 3) *What is the cost of having an increase in back dated claims from 1 month up to 12 months*
- 4) *What is the cost of removing the non-dependent deductions*

### **Response from Portfolio for Corporate Services**

Thank you for the questions. The Executive is asked today to approve the proposals for wider consultation, including reference to the Overview and Scrutiny Committee. It is anticipated the Overview and Scrutiny Committee members will wish to consider the proposals and it is therefore, perhaps, premature of you as Chair of that committee to submit these questions ahead of the committee agenda.

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## APPENDIX 1 – Summary analysis

<b>Banded Scheme Caseload analysis</b>	<b>Existing Scheme</b>			<b>New Scheme</b>				<b>Unaffected by change or change is less than 50p pw</b>		<b>Affected by change or change is greater than 50p pw</b>	
	<b>No's</b>	<b>Expenditure</b>	<b>Average Weekly Award</b>	<b>No's</b>	<b>Expenditure</b>	<b>Average Weekly Award</b>	<b>Average Weekly Gain/Loss</b>	<b>Cases</b>	<b>% of Group</b>	<b>Cases</b>	<b>% of Group</b>
<b>Single</b>	1,813	£1,842,972	£19.44	1,813	£1,855,325	£19.57	£0.13	1,389	77	424	23
<b>Couple</b>	341	£442,495	£24.82	333	£412,364	£23.13	-£1.69	206	60	135	40
<b>Lone Parent +1</b>	767	£629,759	£15.70	766	£712,356	£17.76	£2.06	369	48	398	52
<b>Lone Parent +2</b>	556	£465,595	£16.02	553	£538,277	£18.52	£2.50	238	43	318	57
<b>Lone Parent +&gt;2</b>	273	£279,335	£19.57	263	£259,600	£18.19	-£1.38	148	54	125	46
<b>Couple +1</b>	198	£213,177	£20.59	192	£194,136	£18.75	-£1.84	71	36	127	64
<b>Couple +2</b>	227	£221,309	£18.65	220	£221,158	£18.63	£-0.02	69	30	158	70
<b>Couple +&gt;2</b>	233	£247,533	£20.32	168	£177,426	£14.56	£-5.75	73	31	160	69
<b>Applicant Gender - Male</b>	1,381	£1,447,069	£20.04	1,352	£1,410,723	£19.53	-£0.51	960	70	421	30
<b>Applicant Gender - Female</b>	3,027	£2,895,106	£18.29	2,956	£2,959,919	£18.70	£0.41	1,603	53	1,424	47
<b>All Passported (including unquantifiable disability benefits in payment)</b>	884	£1,016,774	£22.00	884	£1,038,068	£22.46	£0.46	819	96	65	4
<b>All households with a disability benefit in payment (including quantifiable passported cases)</b>	1,530	£1,802,700	£22.53	1,486	£1,729,804	£21.62	£-0.91	1,237	81	293	19
<b>All Standard claims (no disability benefit in payment)</b>	1,994	£1,522,701	£14.61	1,938	£1,602,769	£15.37	£0.77	507	25	1,487	75
<b>Total Working Age Scheme</b>	<b>4,408</b>	<b>£4,342,175</b>	<b>£18.84</b>	<b>4,308</b>	<b>£4,370,642</b>	<b>£18.96</b>	<b>£0.12</b>	<b>2,563</b>	<b>58</b>	<b>1,845</b>	<b>42</b>

APPENDIX 1 – Summary analysis

<b>Banded Scheme Caseload analysis</b>	<b>Increase in level of discount</b>		<b>Reduction in level of discount</b>		<b>Increase in discount between £5 and £9.99 pw</b>		<b>Increase in discount of over £10 pw</b>		<b>Reduction in discount between £5 and £9.99pw</b>		<b>Reduction in discount of over £10 pw</b>	
	<b>Cases</b>	<b>Average Gain pw</b>	<b>Cases</b>	<b>Average Loss pw</b>	<b>Cases</b>	<b>Average Gain pw</b>	<b>Cases</b>	<b>Average Gain pw</b>	<b>Cases</b>	<b>Average Loss pw</b>	<b>Cases</b>	<b>Average Loss pw</b>
<b>Single</b>	248	£5.31	176	£6.18	70	£7.33	34	£12.83	71	£7.32	24	£12.11
<b>Couple</b>	37	£4.61	98	£7.50	13	£7.71	2	£19.66	38	£6.89	30	£13.65
<b>Lone Parent +1</b>	332	£5.76	66	£5.13	155	£6.91	36	£11.21	31	£6.29	6	£11.69
<b>Lone Parent +2</b>	266	£6.21	52	£5.30	130	£7.14	39	£11.33	20	£5.91	8	£12.79
<b>Lone Parent +&gt;2</b>	36	£4.85	89	£5.96	16	£6.01	4	£11.02	37	£6.20	17	£13.76
<b>Couple +1</b>	51	£5.06	76	£7.84	27	£7.09	0	£0.00	39	£7.32	19	£15.76
<b>Couple +2</b>	82	£6.78	76	£7.06	44	£7.18	14	£12.84	31	£7.26	19	£14.87
<b>Couple +&gt;2</b>	33	£4.69	127	£11.32	8	£7.36	3	£12.44	39	£7.89	63	£17.82
<b>Applicant Gender - Male</b>	195	£5.13	226	£7.55	80	£7.24	13	£13.24	86	£7.42	53	£16.14
<b>Applicant Gender - Female</b>	890	£5.75	534	£7.19	383	£7.06	119	£11.79	221	£6.83	133	£14.71
<b>All Passported</b> (including unquantifiable disability benefits in payment)	65	£6.89	0	£0.00	18	£7.36	8	£15.24	0	£0.00	0	£0.00
<b>All households with a disability benefit in payment</b> (including quantifiable passported cases)	76	£5.66	217	£8.20	22	£7.64	11	£13.79	81	£7.08	65	£15.93
<b>All Standard claims</b> (no disability benefit in payment)	944	£5.67	543	£6.94	423	£7.03	113	£11.58	226	£6.96	121	£14.67
<b>Total Working Age Scheme</b>	<b>1,085</b>	<b>£5.70</b>	<b>760</b>	<b>£7.29</b>	<b>463</b>	<b>£7.07</b>	<b>132</b>	<b>£11.98</b>	<b>307</b>	<b>£6.99</b>	<b>186</b>	<b>£15.11</b>

## Cases with highest gains

**Case 1**

Single Parent with 3 children aged 18 (non-dependant), 11 and 8

In private rented accommodation receiving £30.93 housing benefit against a rent liability of £196.15 per week

Weekly Income		
Earned Income	£167.09	
Child Tax Credit	£173.40	
Working Tax Credit	£58.64	
Child Benefit	£34.40	disregarded
Child maintenance	£11.54	disregarded
<b>Total Weekly Income</b>	<b>£445.07</b>	<b>Of which £45.94 disregarded</b>
Less rent paid	£165.22	
<b>Net Weekly Income</b>	<b>£279.85</b>	

**0% entitlement under current CTR Scheme** – Lone Parent Premium + Family Premium + 2 Children Premium. Non-dependant deduction. Nil entitlement

**50% entitlement under Grid Scheme** - Qualifying income (total income less income disregards, less £25 earnings disregard) £374.13 is within the qualifying income bands and would receive 50% CTR

**Case 2**

Couple with 3 children aged 21 (non-dependant), 13 and 9

Housing Association tenant receiving £87.66 per week housing element of UC against a rent liability of unknown.

Weekly Income		
Earned Income	£232.62	
Net UC award	£127.71	
Child Benefit	£34.40	disregarded
<b>Total Weekly Income</b>	<b>£394.73</b>	<b>Of which £34.40 disregarded</b>

**1% entitlement under current CTR Scheme** - UC Standard Premium + UC Housing Element + UC Child Element less non-dependant deduction of £12.20 results in negligible entitlement of 1% CTR

**50% entitlement under the Grid Scheme** - Qualifying income (total income less income disregards, less £25 earnings disregard) £335.33 is within the qualifying income bracket and would receive 50% CTR

### Case 3

Couple with 2 children aged 28 (non-dependant) and 23 (non-dependant)

Owner occupiers

Weekly Income		
Earned Income	£160.00	
<b>Total Weekly Income</b>	<b>£160.00</b>	

**29% entitlement under current CTR Scheme** – Couple premium. Due to 2 non-dependant deductions qualifies for 29% CTR

**75% entitlement under Grid Scheme** - Qualifying income (total income less £25 earnings disregard of £135.00 is within the qualifying income bracket and would receive 75% CTR

## Cases with highest losses

### Case 4

Couple with 4 children aged 15, 11, 3 & 3. The 15 year old is disabled and attends school for special needs

Housing Association tenants receiving 100% Housing Benefit (£190.32 pw) so no rent to pay

Weekly Income		
Earned Income	£346.23	
Child Tax Credit	£121.24	
Carer's Allowance	£66.15	disregarded in grid scheme only
Child Benefit	£61.80	disregarded
DLA for 1 child (higher rate)	£149.00	disregarded
<b>Total Weekly Income</b>	<b>£744.42</b>	<b>Of which £276.95 disregarded</b>
Less rent paid	£0	
<b>Net Weekly Income</b>	<b>£744.42</b>	

**100% entitlement under current CTR Scheme** - Has Family Premium + 4 Child Premiums + Carer Premium + Disabled Child Premium + Enhanced Child Disability Premium resulting in 100% entitlement

**25% entitlement under Grid Scheme** – Qualifying income (total income less income disregards, less £25 earnings disregard) of £442.47 is between £375.01 - £450.00 band so 25% entitlement.

## Case 5

Couple with 5 children aged 12, 11, 9, 7, 3. The 11 year old has low needs disability and attends main stream school

Housing Association tenants receiving 100% Housing Benefit (£188.42 pw) so no rent to pay

Weekly Income		
Earned Income	£100.00	
Child Tax Credit	£387.03	
Child Benefit	£75.50	disregarded
DLA for 1 child (lower rate)	£88.00	
Total Weekly Income	£650.53	Of which £163.50 disregarded
Less rent paid	£0	
<b>Net Weekly Income</b>	<b>£650.53</b>	

**100% entitlement under current CTR Scheme** – Has Couple Premium + 5 Child Premiums + Disabled Child Premium resulting in 100% entitlement

**0% entitlement under Grid Scheme** - Qualifying income (total income less income disregards, less £25 earnings disregard) of £462.03 is outside of qualification income bracket so nil entitlement

## Case 6

Couple with 6 children aged 14, 13, 9, 9, 4, 2

Housing Association tenants receiving £165.89 per week housing benefit (93% of rent liability)

Weekly Income		
Earned Income	£185.48	
Child Tax Credit	£328.68	
Working Tax Credit	£49.55	
Child Benefit	£89.20	disregarded
Total Weekly Income	£652.91	Of which £89.20 disregarded
Less rent paid	£13.24	
<b>Net Weekly Income</b>	<b>£639.67</b>	

**98% entitlement under current CTR Scheme** - No disabilities, Couple Premium + Family Premium + 6 Children Premium – results in almost maximum entitlement.

**0% entitlement under Grid Scheme** – Qualifying income (total income less income disregards, less £25 earnings disregard) of £538.71 is outside of maximum income bracket so nil entitlement

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