## Report 144/2012 Appendix A

Proposed change	Impact	Potential savings	Reason for inclusion
85% maximum award for all working age	This will have an across the board affect on those under 60,lone parents, couples, single people and disabled people	£136,592	Generates a significant amount of saving & due to its generality will affect more equality
As above but 75% maximum award for all working age	This will have an across the board affect on those under 60,lone parents, couples, single people and disabled people	£224,385	Generates a significant amount of saving & due to its generality will affect more equality
Limit the child benefit disregard to the first child of £20.30	This will affect larger families	£49,358	Child Benefit used to be taken account pre-2008
Band D restriction	Restrict those in larger properties to a discount	£23,688	Those living in substantially larger properties are expected to pay more towards their council tax
Increase taper to 25%	For every £1 over the needs allowance the benefit is reduced by 25p (this is currently 20p)	£23,890	This is an increase to a taper that already exists
Second Adult Rebate abolished	This will affect householders who reside with a second adult who is one a low income	£4,437	Currently having a second adult at home increases the Council Tax liability irrespective of householder income
Remove extended payments	This will affect those returning to work after a break of 6 months or more and in receipt of a qualifying benefit and will prevent them having 4 weeks 'benefit cushion'	£2,038	Inclusion may affect work incentives
Limit capital disregard to £3,000	This will affect claimants who have savings between £3,000 and £6,000 who currently pay less council tax	£3,566	Savings can be used as tariff income