



If you need help or advice please telephone -  
During office hours only:  
8.30am - 5.00pm Mon-Thurs  
8.30am- 4.30pm Fri  
[www.westberks.gov.uk](http://www.westberks.gov.uk)

# Council Tax Reduction Scheme 2026/27

### Benefits

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Customer Services: 01635 519258

## The Reason For a Local Scheme

On 1 April 2013, the Government ended the national Council Tax Benefit scheme, which had provided help with Council Tax. Councils were instead required to create their own Council Tax Reduction (CTR) schemes.

Since then, we have continued to use the same allowances and premiums for CTR as those used by the Department for Work and Pensions when calculating Housing Benefit. This ensures CTR is updated each financial year.

However, changes in funding have meant making difficult decisions about who can receive support and how much help can be offered. The features described below have formed part of West Berkshire's CTR scheme since 1 April 2017 and will continue into 2026/27.

## Key Features of West Berkshire's CTR Scheme

**The numbered points below only apply to working age claimants who are not classed as vulnerable\*. They do not apply if you are of pension-age\*\* or receive a disability-related benefit.**

Following consultation with customers, the Council introduced several changes to its working age CTR scheme to help reduce pressure on other services and limit the need to use financial reserves.

### 1. The capital threshold for working age claims is £6,000

Where a claimant or their partner holds more than £6,000 in capital on 1 April 2026, in the period immediately before this date, or on the date a new claim for Council Tax Reduction (CTR) is made during the 2026/27 financial year, **no CTR will be awarded for the remainder of the billing year.**

If your capital falls below £6,000 before 1 April 2026, or before submitting a new CTR claim, you will be required to provide evidence showing that any spending which reduced your capital was necessary at the time it occurred.

This revised capital threshold **does not apply** to working-age claimants (or their partners) who receive **Income-based Jobseeker's Allowance, Income Support, or Income-based Employment and Support Allowance.**

If you need to update us with the current capital held by you and, if applicable, your partner, please notify us in writing as soon as possible. Please see the section overleaf entitled 'Contact Benefits Online'. Our postal and email addresses are shown at the top of this leaflet.

You will also be required to provide evidence.

Although we understand that capital balances may change, working-age claimants must report any **significant changes**, especially if capital **exceeds £6,000 at any point**. Prompt reporting helps prevent large increases to your Council Tax instalments later in the year.

### 2. The amount of reduction is restricted to the amount for a Band C property

Claimants living in properties in Council Tax bands D to H Council Tax band D to H properties will receive a reduction, if eligible, but it will be capped at the amount they would receive if they lived in a band C property within the same parish.

### 3. A minimum contribution of 30% is payable by working age claimants

The maximum Council Tax Reduction a working-age claimant can receive is 70% of their Council Tax liability after all other discounts and reductions have been applied.

This means CTR will only be calculated on 70% of the claimant's net Council Tax liability.

### 4. A taper of 30% is used in the means-test calculation.

If a claimant or their partner is **not** receiving Income-based Jobseeker's Allowance, Income Support, or Income-based Employment and Support Allowance, their Council Tax contribution is calculated by comparing their income with their **applicable amount**. The applicable amount is the minimum weekly income, set by Central Government, that a household with similar circumstances is considered to need.

A working-age claimant must contribute **30% of the difference** between their applicable amount and their total income (excluding any income that is disregarded for benefit purposes) towards their Council Tax.

### 5. Reduction is only awarded where an entitlement of £10 per week or more is assessed.

If the calculated weekly entitlement is less than £10, no Council Tax Reduction will be granted.

### 6. Cease to allow Second Adult Rebate

Second Adult Rebate is a reduction that may be awarded when a second adult—who is **not** the claimant's partner—lives in the household.

If you qualify, your Council Tax bill is reduced by an amount based on the **income of the second adult**, with the reduction ranging from **7.5% to 25%** of the total Council Tax charge.

This type of reduction is **no longer available to working-age claimants**. For working-age customers, Council Tax Reduction is now assessed **solely** on the income, capital, and household circumstances of the charge-payer and their partner.

## **Protection from change:**

Pension age\* and vulnerable persons\*\* will not be subject to the above provisions and will continue to have Council Tax Reduction deducted from their full liability for Council Tax.

Depending upon their income and circumstances, pension age and vulnerable customers will continue to be potentially entitled to full Council Tax Reduction, which may leave no Council Tax to pay in a number of instances.

### **\*\* Pension age**

[The government set the Scheme for pension-age applicants](#), who will not be directly affected by changes to the local scheme. For CTR, we treat you as being of pension age if you and/or your partner are old enough to receive Pension Credit and neither of you are in receipt of a working age benefit such as Universal Credit, Jobseekers Allowance or Employment and Support Allowance. You can check the date you reach pensionable age [online](#).

### **\* Vulnerable persons**

A vulnerable person is defined within West Berkshire's CTR Scheme as a claimant, partner, child or young person receiving a disability related benefit or war pension. A list of the types of income which protect a claimant from the above numbered variations within the local scheme can be found on the [West Berks Council Tax Reduction](#) website

In designing this scheme, the Council has recognised that vulnerable people are less able to contribute and has therefore provided protection to customers identified as suffering from a defined level of disability. Regrettably it is inevitable that any definition of disability will involve some customers, falling just outside the boundaries of the protection we are able to provide.

## **Contact Benefits Online:**

All the following can now be performed online

- Submit a new claim for Council Tax Reduction and/or Housing Benefit
- Tell us about a change in your circumstances.
- Provide evidence to support your claim or change in circumstance by uploading document images.

To access online services; register at <https://www.westberks.gov.uk/login> and follow the link to 'Council Tax and Benefits', then 'Benefits' where you will find a number of options, including those mentioned above.

## **Other financial help with living costs available from this Council:**

### **Exceptional Hardship Fund**

This is a fund which the Council operates in order to alleviate instances of hardship. Exceptional hardship is a discretionary fund Funding is only available for short term awards where hardship arises as a direct consequence of the Council Tax Reduction Scheme.

If you believe that you are experiencing hardship, a form can be completed in order to apply for additional assistance in paying your Council Tax. Forms are available from the West Berkshire Benefits Section on 01635 519528 or online at <https://www.westberks.gov.uk/council-tax-reduction>

### **Housing Benefit:**

Housing Benefit is a national welfare benefit paid by the council to help meet the cost of rent.

You will only be entitled to Housing Benefit if you (and your partner, if you have one):

- are of [State Pension age](#)
- are resident in [specified](#) accommodation
- are resident in [temporary](#) accommodation

Anyone whose circumstances do not fall within at least one of the above categories can only make a new claim for assistance with housing costs through the Universal Credit More information can be found at <https://www.westberks.gov.uk/housing-benefit-about> <https://www.westberks.gov.uk/universal-credit>

### **Discretionary Housing Payment**

Anyone who is currently receiving Housing Benefit, or the housing element of Universal Credit, and needs further financial assistance with housing costs can make a claim for a DHP.

A Discretionary Housing Payment (DHP) provides further financial assistance relating to housing costs to households over a short-term period. These payments are made at the discretion of our housing service, where it is considered that an applicant is in need. More information can be found at:

<https://www.westberks.gov.uk/dhp>