West Surrey Council Tax Reduction Worked Examples

Illustrative calculations | October 2026

Worked household examples

Each calculation follows the same order: establish the eligible Council Tax, apply the scheme's maximum support, compare assessed income with the applicable amount, apply the taper and any non-dependant deduction, and calculate the bill left to pay.

If you come across any unfamiliar terms in the examples, there is a glossary at the end of this document that explains each term.

Example 1: Single adult on Universal Credit and unemployed

How to read this example. Assessed income is the household income the council counts when working out Council Tax Reduction. It may differ from wages, take-home pay, or Universal Credit because the scheme rules may ignore or adjust some income. Assessed income is not your whole income. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This person lives alone, has no children, is not working, and receives Universal Credit. The £40 weekly Council Tax charge falls to £30 after the single-person discount. In this example, we have assumed a rounded applicable amount of £100 a week and assessed income of £100. In plain English, none of the income counted in the calculation is above the needs figure, so no taper applies.

Result. The proposed West Surrey scheme would award £25.50 a week, leaving £4.50 a week to pay.

Table 1: Example 1 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge less 25% single-person discount	£30.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£25.50
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£100.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£100.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£0.00
20% taper	20p less CTR for each £1 above the needs figure	£0.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£25.50
Council Tax to pay	Weekly amount and simplified annual amount[1]	£4.50 weekly; £234.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 2: Single adult in work with income above the applicable amount

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This person lives alone, has no children, and is working. The single-person discount reduces the £40 weekly charge to £30. In this example, we have assumed a rounded applicable amount of £100 a week and assessed income of £150. In plain English, £50 of the income counted in the calculation is above the needs figure, so the 20% taper reduces CTR by £10 a week.

Result. The proposed West Surrey scheme would award £15.50 a week, leaving £14.50 a week to pay.

Table 2: Example 2 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge less 25% single-person discount	£30.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£25.50
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£100.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£150.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£50.00
20% taper	20p less CTR for each £1 above the needs figure	−£10.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£15.50
Council Tax to pay	Weekly amount and simplified annual amount[1]	£14.50 weekly; £754.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 3: Lone parent with two children at maximum entitlement

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This lone parent has two dependent children and no other adults living with them. The single-person discount reduces the £40 weekly charge to £30. In this example, we have assumed a rounded applicable amount of £300 a week and assessed income of £300. In plain English, the income counted in the calculation does not go above the household's needs figure, so no taper applies.

Result. The proposed West Surrey scheme would award £25.50 a week, leaving £4.50 a week to pay.

Table 3: Example 3 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge less 25% single-person discount	£30.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£25.50
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£300.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£300.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£0.00
20% taper	20p less CTR for each £1 above the needs figure	£0.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£25.50
Council Tax to pay	Weekly amount and simplified annual amount[1]	£4.50 weekly; £234.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 4: Lone parent with three children and illustrative working income

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This lone parent has three dependent children and no other adults living with them. The single-person discount reduces the £40 weekly charge to £30. In this example, we have assumed a rounded applicable amount of £400 a week and assessed income of £450. In plain English, £50 of the income counted in the calculation is above the needs figure, so the 20% taper reduces CTR by £10 a week.

Result. The proposed West Surrey scheme would award £15.50 a week, leaving £14.50 a week to pay.

Table 4: Example 4 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge less 25% single-person discount	£30.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£25.50
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£400.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£450.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£50.00
20% taper	20p less CTR for each £1 above the needs figure	−£10.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£15.50
Council Tax to pay	Weekly amount and simplified annual amount[1]	£14.50 weekly; £754.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 5: Couple with no children at maximum entitlement

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has no children and no other adults living with them. There is no single-person discount, so the eligible Council Tax charge is £40 a week. In this example, we have assumed a rounded applicable amount of £150 a week and assessed income of £150. In plain English, none of the income counted in the calculation is above the needs figure, so no taper applies.

Result. The proposed West Surrey scheme would award £34.00 a week, leaving £6.00 a week to pay.

Table 5: Example 5 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£34.00
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£150.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£150.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£0.00
20% taper	20p less CTR for each £1 above the needs figure	£0.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£34.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£6.00 weekly; £312.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 6: Couple with no children and an income taper

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has no children and no other adults living with them. The eligible Council Tax charge is £40 a week. In this example, we have assumed a rounded applicable amount of £150 a week and assessed income of £200. In plain English, £50 of the income counted in the calculation is above the needs figure, so the 20% taper reduces CTR by £10 a week.

Result. The proposed West Surrey scheme would award £24.00 a week, leaving £16.00 a week to pay.

Table 6: Example 6 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£34.00
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£150.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£200.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£50.00
20% taper	20p less CTR for each £1 above the needs figure	−£10.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£24.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£16.00 weekly; £832.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 7: Couple with no children and one non-dependant

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has no dependent children and one non-exempt adult living with them. That adult is called a non-dependant because they are not the claimant's partner or dependent child. In this example, we have assumed a rounded applicable amount and assessed income of £150 a week. There is no income taper, but a separate £10 weekly non-dependant deduction applies.

Result. The proposed West Surrey scheme would award £24.00 a week, leaving £16.00 a week to pay.

Table 7: Example 7 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£34.00
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£150.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£150.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£0.00
20% taper	20p less CTR for each £1 above the needs figure	£0.00
Non-dependant deduction	1 non-exempt non-dependant	−£10.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£24.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£16.00 weekly; £832.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 8: Couple with two children and no non-dependants at maximum entitlement

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has two dependent children and no other adults living with them. The eligible Council Tax charge is £40 a week. In this example, we have assumed a rounded applicable amount of £350 a week and assessed income of £350. In plain English, none of the income counted in the calculation is above the needs figure, so no taper applies.

Result. The proposed West Surrey scheme would award £34.00 a week, leaving £6.00 a week to pay.

Table 8: Example 8 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£34.00
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£350.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£350.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£0.00
20% taper	20p less CTR for each £1 above the needs figure	£0.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£34.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£6.00 weekly; £312.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 9: Couple with three children and illustrative working income

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has three dependent children and no other adults living with them. The eligible Council Tax charge is £40 a week. In this example, we have assumed a rounded applicable amount of £450 a week and assessed income of £525. In plain English, £75 of the income counted in the calculation is above the needs figure, so the 20% taper reduces CTR by £15 a week.

Result. The proposed West Surrey scheme would award £19.00 a week, leaving £21.00 a week to pay.

Table 9: Example 9 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£34.00
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£450.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£525.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£75.00
20% taper	20p less CTR for each £1 above the needs figure	−£15.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£19.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£21.00 weekly; £1,092.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 10: Couple with £8,000 in savings

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has no children or non-dependants and has £8,000 in savings and other capital counted by the scheme. In this example, we have assumed a rounded applicable amount and assessed income of £150 a week. Their income would otherwise allow the maximum award. West's proposed £6,000 capital limit is exceeded, so the household does not qualify and the later means-test stages are not applied.

Result. The proposed West Surrey scheme would award £0.00 because the household's £8,000.00 capital is above the proposed £6,000 limit, leaving £40.00 a week to pay.

Table 10: Example 10 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£8,000.00; above £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	Not calculated
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£150.00 assumed; not applied
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£150.00 assumed; not applied
Income above the needs figure	Assessed income less the applicable amount, never below zero	Not applied
20% taper	20p less CTR for each £1 above the needs figure	Not applied
Non-dependant deduction	0 non-exempt non-dependants	Not applied
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£0.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£40.00 weekly; £2,080.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 11: Couple where one person is disabled and the other provides care

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

This couple has no children or non-dependants. One person is disabled and the other provides care. In this example, we have assumed a rounded applicable amount of £190 a week, including illustrative disability and carer additions, and assessed income of £200. In plain English, £10 of the income counted in the calculation is above the needs figure, so the 20% taper reduces CTR by £2 a week. The actual applicable amount would depend on the household's benefits and detailed circumstances.

Result. The proposed West Surrey scheme would award £32.00 a week, leaving £8.00 a week to pay.

Table 11: Example 11 calculation

Calculation stage	What this means	West Surrey
Eligible weekly Council Tax	£40 charge; no single-person discount	£40.00
Property band and cap	Examples 1 to 12 use Band D or below	Band D cap not triggered
Savings and other capital	Checked against the proposed capital limit before the means test	£0.00; within £6,000.00 limit
Maximum award before means test	The scheme's highest starting award which is 85% of eligible Council Tax	£34.00
Applicable amount	The weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.	£190.00
Assessed income	The weekly household income the council counts when working out Council Tax Reduction.	£200.00
Income above the needs figure	Assessed income less the applicable amount, never below zero	£10.00
20% taper	20p less CTR for each £1 above the needs figure	−£2.00
Non-dependant deduction	0 non-exempt non-dependants	£0.00
Final weekly CTR award	Maximum award less taper and non-dependant deduction	£32.00
Council Tax to pay	Weekly amount and simplified annual amount[1]	£8.00 weekly; £416.00 annual

[1] Annual figures are simplified estimates, calculated by multiplying the weekly amount by 52. Actual annual Council Tax is calculated using a daily rate (weekly amount ÷ 7 × 365).

Example 12: Near the end of entitlement

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

In this example, we have assumed the same single-adult Council Tax charge as before, a rounded applicable amount of £100 a week, and assessed income of £226 a week. In plain English, £126 of the income counted in the calculation is above the needs figure, so the 20% taper reduces CTR by £25.20 a week.

Table 12: Effect of the minimum-award rule close to nil entitlement

Calculation stage	What this means	West Surrey
Maximum award	Starting award before the taper	£25.50
20% taper	20% of £126	−£25.20
Calculated award	Amount left after the taper	£0.30
Minimum-award rule	There is no minimum, so the small award remains	£0.30
Weekly Council Tax to pay	Eligible charge less final CTR	£29.70

Example 13: West Surrey Band D cap for a Band E home

How to read this example. Assessed income is the weekly household income the council counts when working out Council Tax Reduction. This shows support under the proposed scheme only; it does not show whether the household would be better or worse off than under its current legacy council scheme.

In this example, we have used the published simple average of current 2026/27 Council Tax charges across the six West Surrey legacy areas. A Band E charge is £3,127.83 a year and the equivalent Band D charge is £2,559.13. The proposed cap means CTR can be calculated on no more than the Band D amount.

What this means. Even where income is low enough for the maximum award, the household would pay the 15% contribution on the Band D amount and all of the Band E charge above Band D. This is an illustration using current average charges, not a proposed 2027/28 bill.

Table 13: How the West Surrey Band D cap affects an illustrative Band E bill

Calculation stage	What this means	Annual amount
Actual Band E charge	The household's full annual Council Tax before CTR	£3,127.83
Band D amount used by CTR	The cap limits the amount that can receive support	£2,559.13
Maximum CTR rate	The highest West Surrey award is 85%	85%
Maximum CTR award	85% of £2,559.13	£2,175.26
15% Band D contribution	The part of the capped amount the household must pay	£383.87
Charge above Band D	£3,127.83 less £2,559.13	£568.70
Minimum annual bill	£383.87 plus £568.70	£952.57
Share of actual Band E bill	£952.57 as a proportion of £3,127.83	30.5%

What the examples show

- West Surrey's 85% maximum leaves a bill even where income does not exceed the applicable amount.
- The West Surrey Band D cap can increase the bill further for a household in Band E to H.
- A 20% taper reduces CTR by £2 for every £10 of assessed income above the applicable amount.
- A £10 non-dependant deduction increases the weekly bill by £10 where no exemption applies.
- A household with £8,000 in counted capital would be above West's proposed £6,000 limit and would not qualify for CTR.
- Relevant disability and carer additions can increase the applicable amount. The exact amount depends on the household's benefits, circumstances, and the final detailed schedules.
- A larger family has a higher illustrative needs figure, so the taper starts at a higher assessed income. The final legal schedules will set the actual 2027/28 amounts.
- The examples do not compare proposed awards with current legacy-scheme awards. That separate comparison is needed to show whether a household would be better or worse off.

Glossary

The terms below explain the scheme language used in the calculations.

Table 14: Plain-English glossary

Term	Meaning
Applicable amount	Applicable amount is the weekly amount the scheme says a household needs to live on, based on its circumstances. It is not a payment. It is the figure used to compare against assessed income when calculating Council Tax Reduction.
Assessed income	Assessed income is the weekly household income the council counts when working out Council Tax Reduction. It may differ from wages, take-home pay, or Universal Credit because the scheme rules may ignore or adjust some income. Assessed income is not your whole income.
Band D cap	A limit on the Council Tax band used in the calculation. Under the West proposal, a Band E to H household would receive no CTR for the part of its charge above the equivalent Band D amount. The East proposes no band cap.
Capital or savings limit	The upper amount of assessable savings and other capital above which a household will not normally qualify for Council Tax Reduction. The amount and exceptions depend on the scheme.
Council Tax Reduction or CTR	A reduction in the Council Tax bill for an eligible household on a low income. It is administered by the council.
Disability or carer addition	An amount that can be included in the applicable amount where the detailed qualifying rules are met. It raises the needs figure used in the means test; it is not a separate CTR payment.
Eligible Council Tax	The part of a household's Council Tax liability used as the starting point for the CTR calculation. It may be lower than the gross bill after other discounts, exemptions, apportionment, or in the West proposal, a Council Tax band D restriction has been applied.
Gross income or gross earnings	Income before tax, National Insurance, and other deductions. Gross earnings alone do not determine CTR and are not automatically the same as assessed income.
Legacy scheme	The current CTR scheme in one of the predecessor council areas. A comparison with the legacy scheme is needed to say whether a household would be better or worse off.
Maximum CTR	The highest award available before any income taper or non-dependant deduction. The proposals use 100% in East and 85% in West.
Minimum award	The lowest weekly CTR amount the scheme will pay. East proposes £5, so a calculated award below £5 becomes nil. West proposes no minimum award.
Non-dependant	A non-dependant is an adult who normally lives in the claimant's home but is not their partner, for example, an adult son or daughter, and is not treated as a tenant, subtenant, or boarder under the scheme.
Non-dependant deduction	An amount taken from CTR because a non-dependant adult is expected to contribute towards the Council Tax. These examples use £10 a week where no exemption applies.
Single-person discount	A statutory 25% Council Tax discount where only one liable adult lives in the property.
Taper	The rate at which support reduces when assessed income exceeds the applicable amount. For example, a 20% taper generally reduces weekly support by 20 pence for each £1 of excess weekly income, before any other relevant rules are applied.
Universal Credit	A means-tested benefit for people on a low income or out of work. The final CTR calculation uses the information and treatment set out in the legal scheme.

Source basis

The calculations use the West Surrey Draft Council Tax Reduction Scheme, the West Surrey Council Tax Reduction Consultation Options, and the West Surrey Council Tax Reduction Consultation Questionnaire.

The proposals and illustrations are provisional. Scheme rates, Council Tax charges, detailed schedules, and any transitional arrangements will need to be confirmed for the final 2027/28 legal scheme.