South Devon's Working Age Schemes   Appendix 2

Torbay

Income bands and level of discount set for financial year ending 31 March 2026

Level of Discount	Single	Couple	Single and 1 Child	Single and 2+ Children	Couple and 1 Child	Couple and 2+ Children
75%	£0-£104	£0-£152	£0-£179	£0-£261	£0-£234	£0-£316
55%	£104.01-£135	£152.01-£193	£179.01-£220	£261.01-£302	£234.01-£275	£316.01-£356
40%	£135.01-£165	£193.01-£233	£220.01-£261	£302.01-£342	£275.01-£316	£356.01-£397
20%	£165.01-£196	£233.01-£274	£261.01-£302	£342.01-£383	£316.01-£356	£397.01-£438
0%	£196.01+	£274.01+	£302.01+	£383.01+	£356.01+	£438.01+

Key features

All Cases

- Savings limit at £6,000.
- No deductions made for any non-dependents living in the household.

Passported Benefit Income

- Passported refers to households that are in receipt of Employment and Support Allowance (Income Related), Job Seekers Allowance (Income Based) or Income Support receive the maximum discount, which is currently set at 75% of the Council Tax liability.

Universal Credit Income

- Housing Element disregarded.
- Carer Allowance disregarded.
- Limited Work Capability disregarded.
- Disabled Child Element disregarded.
- Transitional Protection disregarded.
- Standard Earnings disregards – if the applicant and/or partner is in full or part-time employment some of the earnings is discounted and a standard income disregard is applied. The amount disregarded depends on personal circumstances (£5, £10, £20 & £25).

For further information on Universal Credit income, see Appendix 3.

Standard Income

- Disability Living Allowance and Personal Independence Payments are disregarded.
- Support Component for Employment and Support Allowance is disregarded.
- Child Benefit, child maintenance and child-care costs are disregarded.
- Carers Allowance disregarded.
- £75 income disregard where the applicant or partner receives a disability benefit.
- War pensions, war disablement pensions and Armed Forces Independence Payments are disregarded.
- Standard Earnings disregards – if the applicant and/or partner is in full or part-time employment some of the earnings is discounted and a standard income disregard is applied. The amount disregarded depends on personal circumstances (£5, £10, £20 & £25).
- Minimum set income for self-employed after one year's trading, based on the national minimum wage, for the age group, multiplied by a set number of hours, depending on circumstances.

Teignbridge

Income bands and level of discount set for financial year ending 31 March 2026

Level of Discount	Single	Couple	Single and 1 Child	Single and 2+ Children	Couple and 1 Child	Couple and 2+ Children
100%	£0.00-£94	£0.00-£94	£0.00-£181	£0.00-£270	£0.00-£181	£0.00-£270
75%	£94.01-£181	£94.01-£181	£181.01-£270	£270.01-£360	£181.01-£270	£270.01-£360
50%	£181.01-£270	£181.01-£270	£270.01-£360	£360.01-£449	£270.01-£360	£360.01-£449
25%	£270.01-£360	£270.01-£360	£360.01-£449	£449.01-£539	£360.01-£449	£449.01-£539
0%	£360.01+	£360.01+	£449.01+	£539.01+	£449.01+	£539.01+

Key features

All Cases

- Savings limit at £6,000.
- No deductions made for any non-dependents living in the household.

Passported Benefit Income

- Passported refers to households that are in receipt of Employment and Support Allowance (Income Related), Job Seekers Allowance (Income Based) or Income Support receive the maximum discount, which is currently set at 100% of the Council Tax liability.

Universal Credit Income

No information is available on how Universal Credit income is taken into account in the calculation.

Standard Income

- Disability Living Allowance and Personal Independence Payments are disregarded.
- Support Component for Employment and Support Allowance is disregarded.
- Child Benefit, child maintenance and child-care costs are disregarded.
- Carers Allowance disregarded

- War pensions, war disablement pensions and Armed Forces Independence Payments are disregarded.
- Flat rate £25 earnings disregard for those that are working.
- Minimum set income for self-employed after one year's trading, based on the national minimum wage, for the age group, multiplied by a set number of hours, depending on circumstances.

South Hams/West Devon

Income bands and level of discount set for financial year ending 31 March 2026

Level of Discount	Single	Couple	With 1 Child	With 2+ Children
85%	£0.00-£100	£0.00-£145	£0.00-£225	£0.00-£360
80%	£100.01-£137	£145.01-£185	£225.01-£287	£360.01-£391
50%	£137.01-£197	£185.01-£245	£287.01-£347	£391.01-£442
25%	£197.01-£251	£245.01-£299	£347.01-£401	£442-£485

Key features

All Cases

- Savings limit at £6,000.
- No deductions made for any non-dependents living in the household.
- Restriction to the equivalent Council Tax property band D for households that occupy a property in bands E to H.

Passported Benefit Income

- Passported refers to households that are in receipt of Employment and Support Allowance (Income Related), Job Seekers Allowance (Income Based) or Income Support receive the maximum discount, which is currently set at 85% of the Council Tax liability.

Universal Credit Income

- Housing Element disregarded
- Limited Work Capability disregarded

- Standard Earnings disregards – if the applicant and/or partner is in full or part-time employment some of the earnings is discounted and a standard income disregard is applied. The amount disregarded depends on personal circumstances (£5, £10, £20 & £25).

Standard Income

- Disability Living Allowance and Personal Independence Payments are disregarded.
- Support Component for Employment and Support Allowance is disregarded.
- Child Benefit and child maintenance are disregarded.
- Standard childcare cost are applied, up to £175 for one child and £300 for two or more.
- Carers Allowance disregarded
- War pensions, war disablement pensions and Armed Forces Independence Payments are disregarded.
- Flat rate £25 earnings disregard for those that are working.