Borough Council of
King's Lynn &
West Norfolk

REPORT TO CABINET

DATE OF MEETING	17 November 2026
REPORT TITLE	Council Tax Support: Final Scheme for Working Age People for 2027/2028
LEAD MEMBER	Councillor Chris Morley, Cabinet Member for Finance
LEAD OFFICER	Jo Stanton, Revenues and Benefits Manager E-mail: joanne.stanton@west-norfolk.gov.uk Direct dial: 01553 616349
CONSULTEES	Norfolk County Council; Norfolk Police and Crime Commissioner; Corporate Performance Panel; Cabinet Members.
WARDS AFFECTED	All wards are affected, with particular impact in PE30, PE31 and PE38.

KEY DECISION	Yes – the report recommends that the final Council Tax Support Scheme for working age people for 2027/2028 is approved.
DECISION MAKER	Recommendations to Council
IS THE REPORT OPEN OR EXEMPT	OPEN

FINANCIAL IMPLICATIONS	YES
HR IMPLICATIONS	NO
POLICY IMPLICATIONS	YES
STATUTORY IMPLICATIONS	YES
RISK MANAGEMENT IMPLICATIONS	YES
ENVIRONMENTAL IMPLICATIONS	NO
EQUALITY IMPACT ASSESSMENT COMPLETED	YES – pre-screening EIA

SUMMARY OF REPORT

The Council Tax Support Scheme reduces the council tax bills for eligible working age residents on low incomes. The Council must review and agree its local working age scheme each financial year, taking into account statutory requirements and the impact on vulnerable groups.

The proposed Council Tax Support Scheme for 2027/2028 continues the 2026/2027 scheme with minor updates. These updates reflect wider welfare reform changes and clarify parts of the scheme rules. The consultation on the draft scheme has now ended, and no further changes are proposed. Cabinet is therefore asked to recommend the draft scheme to Full Council for approval as the final Council Tax Support Scheme for 2027/2028.

RECOMMENDATIONS

Recommendation to Full Council:

That the draft Council Tax Support Scheme for 2027/2028 is agreed as the final Council Tax Support Scheme for working age people for 2027/2028.

REASON FOR DECISION

To ensure that a Council Tax Support Scheme for working age people for 2027/2028 is approved by Full Council within the statutory timetable, and in sufficient time to support the Council Tax Base and budget-setting process for 2027/2028.

CORPORATE STRATEGY **How does this proposal support our Corporate Priorities** Our priorities | Corporate Strategy 2023 - 2027 | Borough Council of King's Lynn & West Norfolk	
Promote growth and prosperity to benefit West Norfolk	The scheme supports residents on low incomes, helping to sustain household finances and reduce the risk of council tax arrears.
Protect our Environment	There are no direct environmental implications arising from the recommendation.
Efficient and effective delivery of our services	Agreeing the scheme in good time gives certainty for annual billing, budget planning and operational delivery.
Support our communities	Council Tax Support directly supports low-income working age households by reducing the amount of council tax they have to pay.

REPORT DETAIL

1. Introduction

1.1 The council has a local Council Tax Support Scheme to help working age residents on low incomes with the cost of their council tax bills. There are national regulations for pension age residents, so this report only relates to the local working age scheme. The council must review and approve its working age scheme each financial year.

2. Background

2.1 The local Council Tax Support Scheme was first introduced in 2013. The scheme was based on the national pension age scheme, but everyone who was working age and not classed as vulnerable was expected to pay at least 25% of their weekly council

tax bill. This contribution was reduced to 16% from April 2022 and removed entirely from April 2024.

2.2 The current scheme can cover up to 100% of a resident's council tax liability. The award will be less than 100% where a household has more income than the amount allowed under the scheme rules, for example where they have earnings or other income.

2.3 For 2027/2028, the Council is again required to consider the scheme for the following financial year and agree the final scheme before the statutory deadline. No major changes are proposed. Minor amendments will be made to reflect welfare reform changes to the national Council Tax Support scheme for pension age people and to clarify some administrative matters.

2.4 The final Council Tax Support scheme must be approved by Full Council by 11 March 2027. In practice, for operational and budget-setting reasons, the scheme needs to be agreed by 31 January 2027 so that the Council Tax Base and wider budget-setting process can be completed.

2.5 Before the final scheme is agreed, the Council must consult with its major preceptors and undertake public consultation on the draft scheme. The major preceptors are Norfolk County Council and the Norfolk Police and Crime Commissioner. The draft scheme was subject to a six-week public consultation period and the results are included as part of this report. The draft scheme is subject to a six-week public consultation period and the results are included as part of this report.

3. Proposal

3.1 It is proposed that Cabinet recommends to Council that the draft Council Tax Support Scheme for 2027/2028 is approved as the final scheme for 2027/2028. The full Council Tax Support scheme rules for 2026/2027 can be found here Council Tax Support regulations | Council Tax Support regulations | Borough Council of King's Lynn & West Norfolk

3.2 The draft scheme is the 2026/2027 Council Tax Support scheme incorporating minor amendments and was agreed by Delegated Decision. The report can be found here Agenda for Cabinet Members Delegated Decisions on Friday, 10th July, 2026.

3.3 Continuing the 2026/2027 scheme for 2027/2028 continues to give households receiving Council Tax Support stability and certainty. It also meets the requirement to agree a working age scheme each year and allows the Council Tax Base and budget to be prepared on time.

4. Options Considered

4.1 Continue with the existing Council Tax Support scheme

4.1.1 The option of continuing the existing working age Council Tax Support Scheme, with minor amendments, has been considered. This provides continuity for residents, keeps the scheme broadly aligned with the pension age scheme where appropriate,

and avoids introducing additional complexity for residents or administration. This is the recommended option for 2027/2028.

4.1.2 The scheme will be updated so it is in line with national welfare reform changes for other benefits. The administrative wording change confirms that the Council will base its calculation of Council Tax Support on the same rules as those used by the Department for Work and Pensions for the calculation of the Universal Credit award. The current rules are not explicitly clear on how certain other income will be treated, so the wording needs to be amended. This also keeps the scheme in line with other benefits. No other changes are proposed for 2027/2028.

4.3 Make the scheme more generous

4.3.1 Alternative options include making the scheme more generous, for example by reducing the amount by which weekly Council Tax Support is reduced where a household has more income than the scheme allows. This would provide additional help for working age residents, but it could mean giving more support to working age people than pension age residents, as the Council cannot amend the rules for the national pension age scheme. It would also create two significantly different sets of scheme rules. There would also be an adverse impact on the projections in the Financial Strategy. This option is not recommended.

4.4 Make the scheme less generous

4.4.1 The Council could also make the scheme less generous by reducing the level of Council Tax Support awarded. This could have a positive impact on the projections in the Financial Strategy, but it would reduce help for households on low incomes, creating council tax charges that households on the lowest incomes may struggle to pay, and which would be difficult to collect. This option is not recommended.

4.5 Use an alternative method to support low income residents

4.5.1 A different model could also be considered, such as a banded discount scheme where a set percentage discount is awarded based on a person's income and household circumstances. This would be a more significant change and would require further modelling, consultation and consideration of the impact on residents and the Council Tax Base. This option is not recommended.

4.6 Do nothing

4.6.1 Doing nothing is not a viable option because the Council is required to review and approve a local Council Tax Support Scheme for working age people each financial year. Failure to agree a scheme in time would create uncertainty for residents, preceptors and the Council's budget-setting process. This option is not recommended.

5. Consultation

5.1 The Council Tax Support regulations require the Council to consult its major preceptors before choosing a draft scheme for public consultation.

5.2 Norfolk County Council and Norfolk's Police and Crime Commissioner were contacted for their views on the draft scheme. The Police and Crime Commissioner stated they had no further comments to add. Norfolk County Council has not responded.

5.3 The public consultation ran from 27 July to 7 September 2026. Fifteen people started the survey, but only four completed it. This was fewer than the 16 completed responses received for the 2026/2027 scheme. The low response may reflect the fact that no major changes are proposed.

5.4 The four responses opposed both the continuation of the current working-age CTS scheme and the proposed amendments for 2027/2028. The dominant themes were concerns about fairness to full-paying council taxpayers, a belief that all residents should contribute financially towards local services, and opposition to increasing or maintaining subsidised support levels.

5.5 The full results of the survey, including all the comments, are included at Appendix C which should be read in conjunction with this section. A summary of the survey responses is below:

	Continue Current Working Age CTS Scheme?	**Support Proposed Changes?**	**Key Comments**
1	Disagree	Disagree	No council tax subsidies should be provided. Individuals should prioritise spending within their means.
2	Disagree	Disagree	Maximum support should be capped at 50%. Believes current support discourages some people from increasing work.
3	Disagree	Disagree	Concerned costs fall on other taxpayers. Opposes removal of the two-child benefit cap and believes all households should contribute.
4	Disagree	Disagree	Strong objection to taxpayers subsidising others. Suggests reducing discounts and requiring all residents to contribute towards council services.

5.6 The consultation responses should be considered alongside the wider evidence. Four completed responses were received, compared with 9,366 households receiving help with their council tax bills and over 74,000 households in the borough. Therefore the responses should not be treated as representative of the borough as a whole. Having considered the responses and the wider evidence, no changes are proposed to the final Council Tax Support Scheme for 2027/2028.

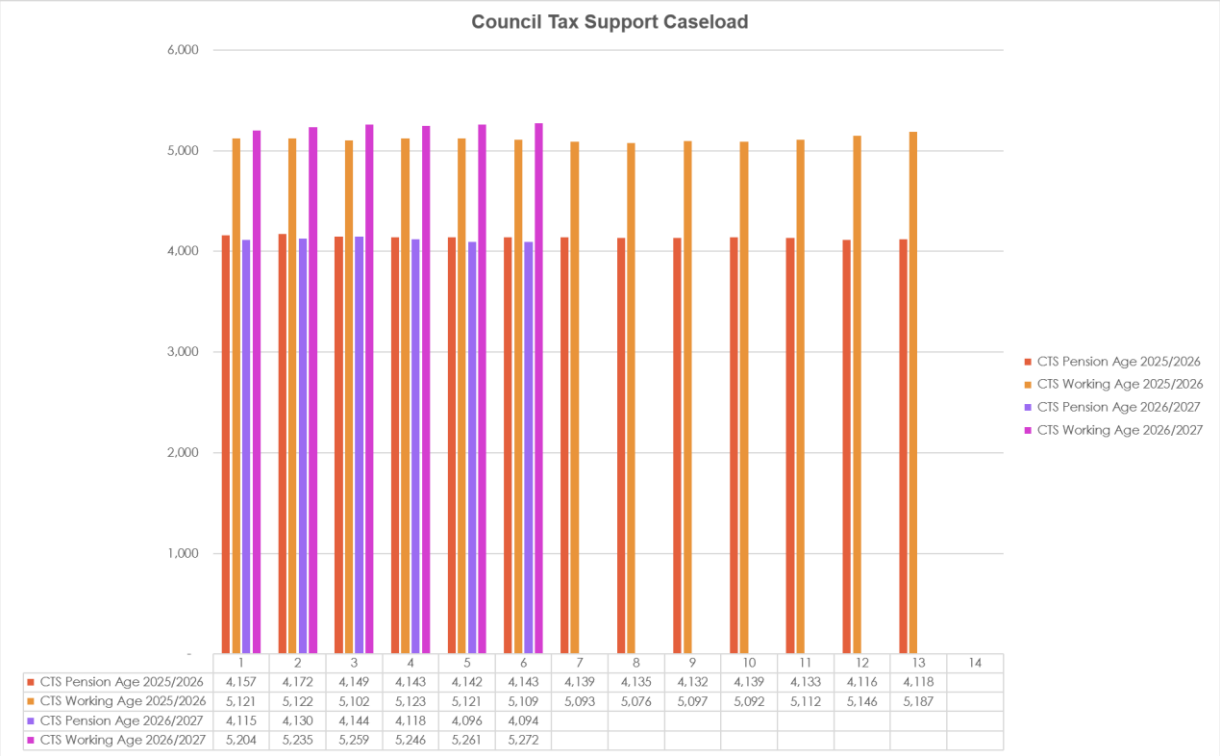
6. Caseload and Financial Implications

6.1 Council Tax Support is treated as a council tax discount and the financial impact is reflected in the Council Tax Base. The impact of both working age and pension age Council Tax Support is shared between preceptors in proportion to their share of the council tax bill. The Council's share of the overall cost is met through the Council Tax Base which is reflected in the figures in the Financial Strategy.

6.2 The estimated financial impact of the 2027/2028 scheme is based on the latest Council Tax Support caseload and Band D equivalent figures available on 1 September 2026.

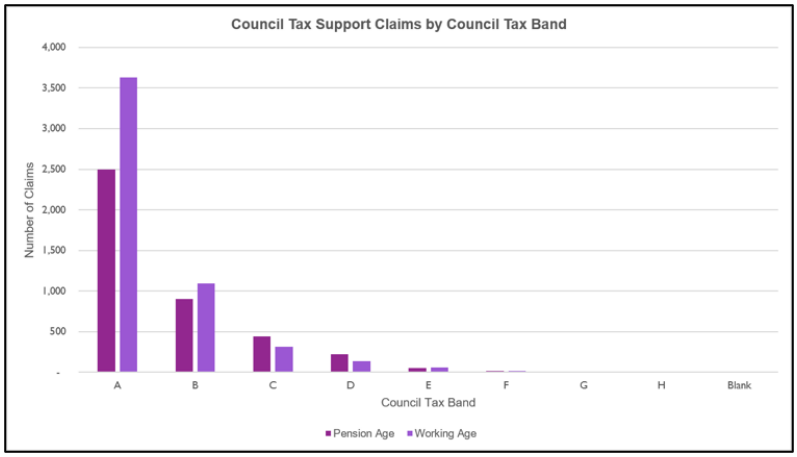
6.3 The estimated total value of Council Tax Support awards is £12.158 million, an increase of £0.791 million since April 2026. Working age households receive £6.729 million, or 55.3% of the total. Pension age households receive £5.429 million, or 44.7%.

6.4 9,366 households claim Council Tax Support, comprising 5,272 working-age households and 4,094 pension-age households. Since April, the total caseload has remained relatively stable, increasing by 47 claims, driven by 68 additional working-age claims, partly offset by 21 fewer pension-age claims. The average annual Council Tax Support award is £1,298.

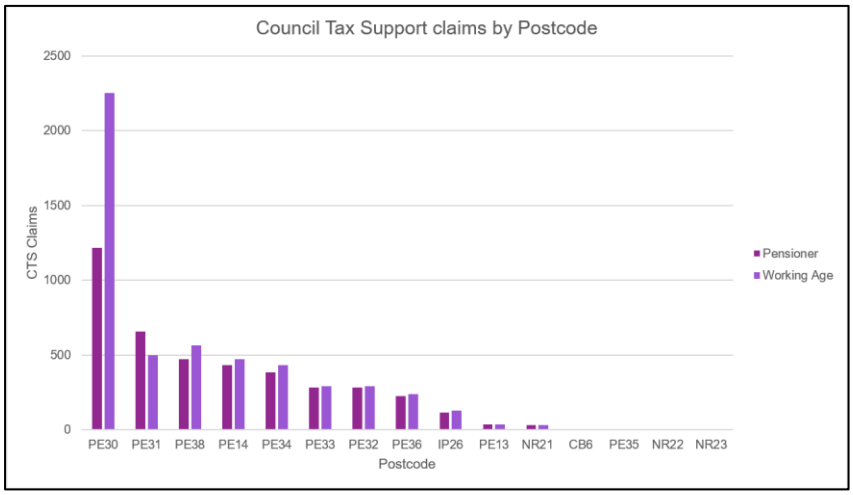


	1	2	3	4	5	6	7	8	9	10	11	12	13	14
CTS Pension Age 2025/2026	4,157	4,172	4,149	4,143	4,142	4,143	4,139	4,135	4,132	4,139	4,133	4,116	4,118	
CTS Working Age 2025/2026	5,121	5,122	5,102	5,123	5,121	5,109	5,093	5,076	5,097	5,092	5,112	5,146	5,187	
CTS Pension Age 2026/2027	4,115	4,130	4,144	4,118	4,096	4,094								
CTS Working Age 2026/2027	5,204	5,235	5,259	5,246	5,261	5,272								

6.5 Council Tax Support claims by Council Tax Band are shown in the chart below. Households in Bands A and B continue to account for the majority of CTS claims, with 86% of households in the two lowest council tax bands.



6.6 Claims by Postcode Area and the Working Age / Pension Age split are shown below. The majority of the claims are in the PE30 (King's Lynn) area followed by PE31 and PE38.



6.7 The impact of the scheme on the Council's taxbase represents 5,003 Band D equivalent properties. This is 89 Band D equivalents above the estimated figures in the Financial Strategy of 4,914.1 Band D equivalents, however this is more than offset by an increase in new properties and additional income from the Second Homes Premium. The estimated future impact is within the assumptions in the Medium Term Financial Strategy.

7. HR Implications

7.1 None. The proposal does not require changes to staffing levels, structures or HR policies.

8. Policy Implications

8.1 The proposal forms part of the Council's annual policy for Council Tax Support. The scheme supports the Council's priority to support communities by providing financial assistance to working age residents on low incomes.

8.2 The scheme is kept under review so that it remains aligned with relevant welfare benefit changes, national pension age Council Tax Support provisions where appropriate, and the Council's wider financial and equality duties.

9. Climate Change and Environmental Implications and considerations

9.1 None. The recommendation relates to the Council Tax Support Scheme and does not have direct climate change, environmental or biodiversity implications.

10. Statutory and Legal Implications

10.1 The Council is required under section 13A(2) of the Local Government Finance Act 1992 to make a local Council Tax Support Scheme for working age people. The scheme must be reviewed annually and agreed before the start of the financial year to which it relates.

10.2 Schedule 1A of the Local Government Finance Act 1992 sets out the process that must be followed when reviewing and agreeing the scheme. The Council must consult its major preceptors, publish and consult on a draft scheme, consult with its taxpayers and then agree the final scheme.

10.3 The statutory deadline for agreeing the 2027/2028 scheme is 11 March 2027. However, in practice the scheme needs to be agreed by 31 January 2027 because it forms part of the Council Tax Base and budget-setting process.

11. Local Government Reorganisation Implications

11.1 There are no direct Local Government Reorganisation implications arising from this report and it is unaffected by the recent announcement of a pause to LGR.

12. Health and Safety Implications

12.1 None. The recommendation does not create any direct health and safety implications.

13. Consultees

13.1 The Council has consulted with its major preceptors and the general public. Details of the consultation response are at Section 5.

14. Equality Impact Assessment

14.1 A pre-screening Equality Impact Assessment is included with this report.

14.2 The scheme maintains support for households on low incomes and helps reduce the risk of financial hardship and council tax arrears. The scheme continues to have positive equality impacts as it maintains the more generous support for those in vulnerable groups and those with relevant protected characteristics, whilst providing more help to customers not in vulnerable groups or covered by equality considerations.

14.3 A full Equality Impact Assessment is not required as this is a continuation of an existing policy and no major changes have been made. The scheme continues to provide the same or an improved level of support and provisions exist for the award of a discretionary reduction in exceptional cases.

15. Risk Management Implications

15.1 Failure to agree a Council Tax Support Scheme by 31 January 2027 would mean that the Council would be unable to set its Council Tax Base and budget for 2027/2028 within the required timetable. This could affect the wider budget-setting process for the Council and major preceptors.

15.2 The budget impact of the Council Tax Support Scheme is based on household numbers and is reflected in the Financial Strategy. The impact will be affected by the changing circumstances and demographics of taxpayers, including household welfare, age mix and additional households entering the tax base.

15.3 The Council Tax Support Scheme is based on an assessment of household income against an allowed amount. Wider economic pressures are not currently causing an increase in the Council Tax Support caseload, as household incomes are generally stable or rising due to wage and benefit increases. However, household expenditure is also increasing, which continues to place pressure on household budgets.

15.4 Other support with rising costs is available through the Council, government and other organisations, including the Crisis and Resilience Fund. In the current economic climate, the risk assessment cannot be neutral, but it is considered that there is sufficient flexibility in the Council's financial structure to withstand any adverse impact.

15.5 If the Council Tax Support caseload falls, the Council Tax Base and council tax income will increase, creating a surplus on the Collection Fund. The impact of the Council Tax Support Scheme is, and will continue to be, operationally reviewed monthly.

16. Conclusion

16.1 The Council is required to review and agree a local Council Tax Support Scheme for working age residents each financial year. For 2027/2028, the recommended approach is to continue the existing 2026/2027 scheme, with minor amendments to reflect welfare reform changes to the national pension age scheme and clarify administrative wording. This approach provides continuity and certainty for residents on low incomes, supports the Council's annual billing and budget-setting timetable, and enables the Council to meet its statutory duty.

16.2 Cabinet is therefore asked to recommend to Council that the draft working age Council Tax Support Scheme for 2027/2028 is approved as the final scheme.

LIST OF APPENDICES
Appendix A – Equality Impact Assessment Appendix B – Council Tax Support Scheme Principles Appendix C – Consultation Responses and Summary

LIST OF BACKGROUND PAPERS
There are no background papers

APPENDIX A: PRE SCREENING EQUALITY IMPACT ASSESSMENT

For equalities profile information please visit Norfolk Insight - Demographics and Statistics - Data Observatory

Name of policy/service/function	Local Council Tax Support Scheme for working age people 2027/2028			
Is this a new or existing policy/ service/function? *(tick as appropriate)*	New		Existing	✓
Brief summary/description of the main aims of the policy/service/function being screened. Please state if this policy/service is rigidly constrained by statutory obligations, and identify relevant legislation.	Council Tax Support is a means-tested council tax discount for residents on low income. The council is required to review and agree a local Council Tax Support Scheme for working age people each financial year. Pension age residents are covered by a separate national scheme. The aim of the local working age scheme is to reduce council tax liability for eligible low-income households and help reduce financial hardship and council tax arrears.			
Who has been consulted as part of the development of the policy/service/function? – new only *(identify stakeholders consulted with)*	Not applicable – this is an existing annual scheme. Consultation is undertaken with major preceptors and residents as part of the annual review process.			

Question	**Answer**				
1. Is there any reason to believe that the policy/service/function could have a specific impact on people from one or more of the following groups, for example, because they have particular needs, experiences, issues or priorities or in terms of ability to access the service? Please tick the relevant box for each group.		Positive	Negative	Neutral	Unsure
	Age	✓			
	Disability	✓			
	Sex	✓			
	Gender Re-assignment			✓	
	Marriage/civil partnership			✓	
	Pregnancy & maternity	✓			
	Race	✓			
	Religion or belief			✓	
	Sexual orientation			✓	
	Armed forces community			✓	

NB. Equality neutral means no negative impact on any group. ***If potential adverse impacts are identified, then a full Equality Impact Assessment (Stage 2) will be required.*** **For more information on health inequalities please visit The King's Fund*	Care leavers	✓			
	Health inequalities*	✓			
	Other (eg low income, caring responsibilities)	✓			

Please provide a brief explanation of the answers above:
The scheme is designed to support working age residents on low incomes by reducing the amount of council tax they pay. The strongest positive impact is therefore for low-income households, including residents with caring responsibilities and those experiencing financial hardship. Positive impacts may also arise for disabled residents, residents with long-term health conditions, care leavers, households affected by pregnancy or maternity, and some working age households where income is temporarily reduced or unstable.

The scheme is means-tested and is not designed around protected characteristics. No negative impacts have been identified at this stage. Categories marked as neutral are not expected to be directly affected because entitlement is based on household income, liability and circumstances rather than the protected characteristic itself.

A full EIA was completed in August 2016. No major changes have been made since then so a further full EIA is not required.

Question	Answer	Comments
2. Is the proposed policy/service likely to affect relations between certain equality communities or to damage relations between the equality communities and the Council, for example because it is seen as favouring a particular community or denying opportunities to another?	No	The scheme is based on financial need and applies consistently to eligible working age residents. Although some residents who do not qualify may perceive the scheme as favouring those who receive support, this is a consequence of a means-tested statutory discount scheme and not a specific impact on relations between equality communities.
3. Could this policy/service be perceived as impacting on communities differently?	Yes	The scheme may be perceived as affecting working age and pension age residents differently because pension age residents are covered by a national scheme, while the council sets the local working age scheme. The report explains

		that this EIA relates only to the local working age scheme. Certain geographical communities are also impacted more than others as they have higher numbers of Council Tax Support recipients. No adverse equality impacts have been identified.
If 'yes' to questions 2 - 3 a full impact assessment will be required unless comments are provided to explain why this is not felt necessary: The identified impacts are positive or neutral. The scheme continues to provide financial support for low-income working age residents and no adverse impacts have been identified. The distinction between working age and pension age schemes arises from national legislation and scheme responsibilities. **Decision agreed by EWG member: …Allison Bingham.**		
4. Are any impacts identified above minor and if so, can these be eliminated or reduced by minor actions? If yes, please agree actions with a member of the Corporate Equalities Working Group and list agreed actions in the comments section	No	**Actions:** No minor adverse impacts have been identified. The scheme will continue to be monitored through normal operational review and annual scheme review processes. **Actions agreed by EWG member:** **Allison Bingham**
5. Is the policy/service specifically designed to tackle evidence of disadvantage or potential discrimination?	Yes	The scheme is specifically designed to reduce the council tax liability of working age residents on low incomes. It helps address financial disadvantage by reducing household bills and supporting residents who may otherwise be at greater risk of arrears or hardship.
Assessment completed by: Name	Jo Stanton	
Job title	Revenues and Benefits Manager	
Date completed	8 September 2026	
Reviewed by EWG member		**Date** **Allison Bingham** **2nd October 2026**
☐ **Please tick to confirm completed EIA Pre-screening Form has been shared with Corporate Policy** (corporate.policy@west-norfolk.gov.uk)		

Appendix B

Summary of the Working Age and Pension Age CTS Scheme rules

	National Pension Age CTS Scheme	Our Working Age CTS Scheme
Maximum Level of Support	100%	100%
Capital Limit	£16,000	£16,000
Weekly Deduction for a Non-Dependant: • Not working • Weekly Earnings under £236 • Weekly Earnings between £236-£410 • Weekly Earnings between £410-£511 • Weekly Earnings above £511 • Any other not included above	 £4.60 £4.60 £9.40 £11.80 £14.15 £0	 £4.60 £4.60 £9.40 £11.80 £14.15 £0
Weekly Earnings Disregard: • Single • Couple • Disabled or Carer • Lone Parent	 £5 £10 £20 £25	 £15 £20 £30 £35
Self-employed people – earnings used	Actual earnings	Actual earnings
Second Adult Rebate[1]	Included	Included
Backdating of a new claim	3 months	3 months

The full set of Council Tax Support Regulations for Working Age people can be found at:

https://www.west-norfolk.gov.uk/info/20019/council_tax_support/610/council_tax_support_regulations

[1] Certain people who do not qualify for CTS can receive a discount of up to 25% if they have a second adult living with them who is on a low income.

Appendix C: Summary of completed consultation surveys

Consultation period	Responses received	Overall position
27 July to 7 September 2026	4 completed surveys	All 4 disagreed with both questions

Purpose and interpretation
This appendix summarises the four completed survey responses received from the Council Tax Support Scheme 2027/2028 consultation.

Context: *The findings represent four respondents only and should be read as a summary of the views submitted, not as wholly representative of the wider borough population.*

1. Summary of individual responses

Response	Continue working-age CTS scheme?	Agree with proposed changes?	Summary of reasons and suggested changes	Stated impact
1	Disagree	Disagree	Opposed council tax support in principle, stating that subsidies are borne by those who pay. Proposed that no subsidy should be applied and that households should prioritise spending within finite income.	Said all households should recognise that income is finite and prioritise essential spending.
2	Disagree	Disagree	Considered that no household should receive 100% support. Proposed a maximum award of 50%, with the aim of encouraging greater participation in paid work.	Believed reduced support could encourage work and lessen the perceived burden on full council tax payers.
3	Disagree	Disagree	Concerned that scheme costs would be added to other residents' council tax bills. Specifically opposed removal of the two-child limit and proposed that every household should contribute towards services.	Believed wider taxpayers would provide less support to others and could potentially pay less.
4	Disagree	Disagree	Objected to full-paying residents subsidising others. Proposed reducing discounts and	Said recipients may need to pay a greater share, while wider taxpayers

			requiring all residents to make a contribution towards the council services they use.	could potentially pay less.

2. Main themes from the comments

Theme	Responses	Summary
Fairness to full-paying council tax payers	4 of 4	All four responses expressed concern that CTS places costs on residents who pay council tax in full.
A contribution from every household	3 of 4	Three responses called for all households to make some contribution towards council tax or local services.
Reduced levels of support	2 of 4	Two responses expressly proposed reducing support. One suggested a maximum award of 50%; another proposed lower discounts.
Employment and self-sufficiency	1 of 4	One response linked a lower maximum award to encouraging people to return to work or increase paid work.
Opposition to removal of the two-child limit	1 of 4	One response specifically objected to the proposed removal of the two-child limit.
Perceived effect on wider taxpayers	3 of 4	Three responses suggested that reducing support could lessen the amount borne by other council tax payers.

3. Respondent profile

Characteristic	Recorded responses
Gender	2 male; 1 female; 1 preferred not to say
Age	2 aged 65 and over; 1 aged 55–64; 1 preferred not to say
Ethnicity	3 White; 1 preferred not to say
Long-term illness, impairment or disability	1 yes; 2 no; 1 preferred not to say

4. Overall conclusion

All four respondents disagreed with continuing the existing working-age CTS scheme and with the proposed changes. The most consistent concern was perceived fairness to residents paying council tax in full.

Respondents commonly favoured requiring all households to contribute, with some advocating lower maximum support. The small response base should be clearly recognised when these findings are considered.