

FINAL REPORT

East Surrey

Council Tax Reduction comparative analysis

Current schemes, caseload, and resident impact

Purpose. To show how Council Tax Reduction currently differs across the five East Surrey legacy areas, the households the new authority will inherit, and where residents may experience change when a new common scheme begins.

Final report

20 September 2026
Prepared by Visionary Network

Status

Final policy and caseload baseline for scheme option development.

Executive summary

Council Tax Reduction harmonisation moves from establishing the five legacy baselines, through designing and modelling a small number of common-scheme options, to equality assessment, consultation, decision, and implementation. This report sits at the first two stages. It combines the policy baseline with caseload and wider demographic evidence so that the new scheme can be designed from first principles and the options can concentrate on the choices most likely to affect residents.

The report does not seek a legacy scheme to adopt or attempt to blend five schemes into one. Each legacy scheme is a starting point for its residents. Comparing those starting points shows how the same new scheme may be experienced differently across East Surrey and where modelling must distinguish between legacy areas and household groups.

Headline findings

- East Surrey inherits five means-tested working-age CTR schemes: four use a taper-based calculation, while Epsom and Ewell uses an income-banded discount. Headline maximum support ranges from 80% to 100% and is only one of several rules that determine an award.
- The East Surrey caseload contains 11,786 working-age CTR household records across all five legacy areas. Single adults and lone parents predominate; 47.1% of records include children, 28.2% are recorded as in work, and 19.9% include at least one non-dependant.
- The five-area footprint contains around 545,900 residents and 236,440 domestic Council Tax properties. Deprivation is less widespread than in many authorities, but it is locally concentrated and remains relevant to affordability, collection, and equality analysis.
- CTR households are concentrated in lower-banded homes. In the current caseload, 88.2% are in Bands A–D, compared with 47.6% of the corresponding wider Council Tax stock. A Band D cap would nevertheless affect a material minority and will be tested by legacy area.
- Universal Credit changes are handled differently. Elmbridge and Mole Valley apply explicit tolerances intended to reduce minor recalculations and rebilling, while Epsom and Ewell's income bands absorb changes that do not cross a band. A common scheme will need an explicit choice between immediate responsiveness and administrative stability.
- A household may be affected simultaneously by the maximum award, child additions, earnings treatment, a non-dependant deduction, capital rules, and a property-band restriction. The option modelling will therefore report households that are better off, worse off, or unchanged and will show both the amount and distribution of change.

Equality and the Public Sector Equality Duty. Equality considerations run through the whole analysis. Caseload demographics, wider population evidence, legacy geography, and carefully selected proxy measures will be used to identify where a policy choice may affect protected groups. This supports, but does not replace, the formal Equality Impact Assessment and consultation evidence.

1. Current schemes at a glance

Tables 1 and 2 set out the headline working-age rules and operating baseline. They are a concise reference point; later sections explain why the interaction between rules and household circumstances matters more than the scheme label alone.

All five schemes are means-tested. A taper-based scheme compares income with an applicable amount and reduces support as excess income rises. An income-banded scheme awards a fixed percentage within each income band, so the taper does not apply.

Table 1: Scheme structure and maximum support

Legacy area	Scheme family	Maximum support	Band restriction	Capital limit	Minimum award
Elmbridge	Taper-based scheme with local modifications	90% standard; 95% in work or child under 5; 100% defined protected group	Band D cap for Bands E/F; no support in Bands G/H unless in the defined protected group	£16,000; tariff income over £6,000; additional temporary exclusion rules	No
Epsom and Ewell	Income-banded Council Tax Income Discount	80%, 65%, 50%, or 40%	No	£6,000 cliff edge	No award below £5 a week / £21.66 a month
Mole Valley	Taper-based scheme	100%	No	£16,000; tariff income over £6,000	No
Reigate and Banstead	Taper-based scheme with local modifications	100%	No	£10,000; tariff income over £6,000	No
Tandridge	Taper-based scheme	100%	No	£16,000; tariff income over £6,000	No

Table 2: Caseload and operating baseline

Legacy area	Working-age CTR households	Software	Caseload extract	Scheme date	Second Adult Rebate
Elmbridge	2,883	Capita	19 August 2026	1 April 2025	No
Epsom and Ewell	1,879	Capita / Victoria Forms	31 July 2026	1 April 2026; banded scheme introduced 1 April 2021	No
Mole Valley	1,779	Capita	19 August 2026	As amended 1 April 2026	Yes
Reigate and Banstead	3,093	NEC	31 July 2026	1 April 2025	No, from 1 April 2024
Tandridge	2,152	NEC	31 July 2026	2025/26 scheme document	Yes

Source: Legacy scheme documents and East Surrey CTR caseload data. Caseload figures are working-age household records from the latest available legacy extracts.

The main policy differences

Table 3: Main policy differences and why they matter

Policy area	Current East Surrey position	Why it matters to residents
Maximum support	80% to 100%, with Elmbridge using 90%, 95%, and 100% rates for different groups.	Creates different starting liabilities before income and household deductions are considered.
Income assessment	Epsom and Ewell uses fixed income bands; the other schemes use an applicable amount and a 20% taper.	Changes the point at which awards reduce and the sensitivity of support to small income changes.
Property bands	Elmbridge caps Bands E/F at Band D and excludes Bands G/H unless the household is in its defined protected group; the other East schemes do not apply a band cap.	Residents in higher-banded properties can receive different support despite having the same income and household circumstances.
Capital	Upper limits range from £6,000 to £16,000, with tariff income above £6,000 in most means-tested schemes.	Households with modest savings can be excluded or receive different awards according to legacy area.
Non-dependants	Epsom and Ewell uses a flat monthly contribution; the other schemes use income-related weekly deductions with exemptions.	Affects multigenerational households and can change both award levels and evidence requirements.
Self-employment	Epsom and Ewell uses a Minimum Income Floor; the other schemes generally use assessed actual profit.	Can produce markedly different outcomes for people with low or fluctuating self-employed earnings.
Universal Credit changes	Elmbridge and Mole Valley apply explicit change tolerances; Epsom and Ewell's income bands absorb changes that remain within the same band.	Changes the frequency of recalculation, revised bills, notices, and customer contact, as well as how promptly awards respond.
Second Adult Rebate	Retained in Mole Valley and Tandridge but not in the other working-age schemes.	Creates an alternative route to support based on another adult's income rather than the claimant's own means.
National context. Nationally, income-banded schemes now account for around 44% of English working-age CTR schemes, while 37% offer maximum support of 100%. Around one council in four applies a property-band cap, usually at Band D. No minimum payment is now the most common approach. East Surrey therefore contains both widely used national approaches and several locally distinctive choices.		

Source: [entitledto, Council Tax Reduction schemes in England 2026/27](#); [Institute for Fiscal Studies, Council Tax support](#)

2. The East Surrey footprint

The new authority will inherit five areas with different population sizes, property profiles, and concentrations of working-age CTR recipients. Table 4 brings the external footprint and current caseload together. Council Tax stock is used as a stable property denominator; it is not the same as the number of occupied households or the formal taxbase used for setting Council Tax.

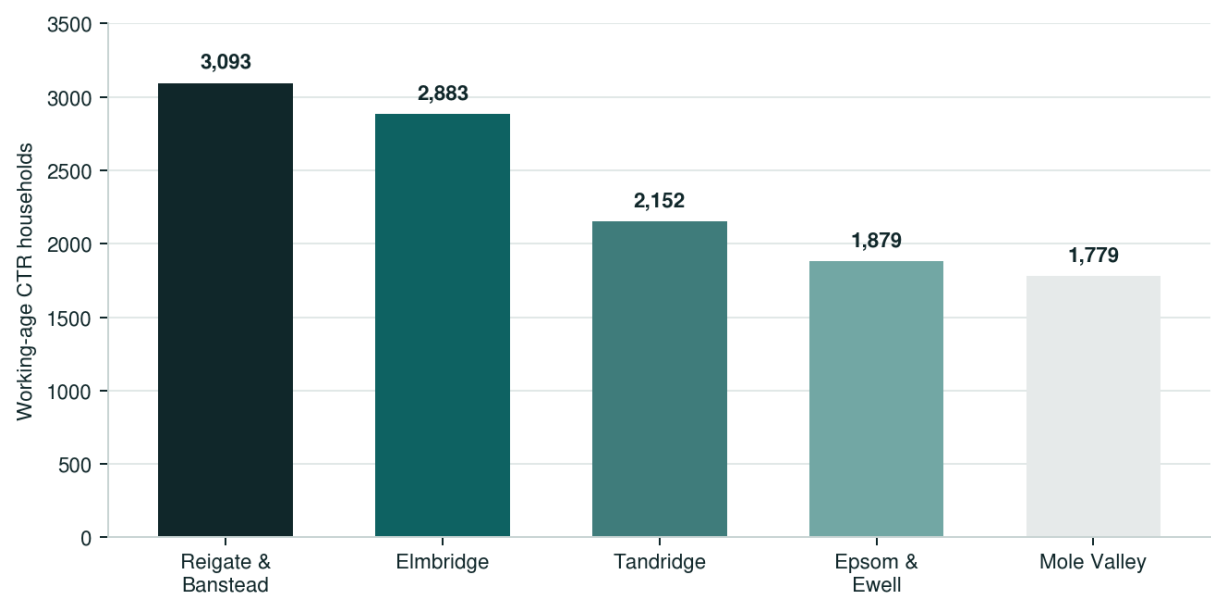
Table 4: Population, Council Tax stock, and working-age CTR caseload

Legacy area	Population	Domestic Council Tax properties	CTR households in current data	CTR records per 100 properties
Elmbridge	138,800	60,140	2,883	4.8
Epsom and Ewell	80,900	33,300	1,879	5.6
Mole Valley	87,400	39,830	1,779	4.5
Reigate and Banstead	150,900	64,930	3,093	4.8
Tandridge	87,900	38,240	2,152	5.6
East Surrey total	545,900	236,440	11,786	5.0

Source: [ONS, Census 2021 area profiles](#); [VOA, Council Tax stock of properties 2025](#)

Source: East Surrey CTR caseload data for working-age records. Population is Census 2021; Council Tax property stock is at 31 March 2025 and rounded by the VOA.

Figure 1: Working-age CTR caseload by legacy area



Source: East Surrey CTR caseload data, current extract.

What this means. The largest legacy caseload is not automatically the area with the greatest policy impact. Impact depends on both the number of households and the rules from which those households are moving. All option results will therefore be shown for East Surrey as a whole and by legacy area.

3. Deprivation and place

The English Indices of Deprivation measure relative deprivation at small-area level. No East Surrey lower-layer super output area falls within England's most deprived decile, but that does not mean affordability pressures are absent. The local screen below identifies wards containing the relatively more deprived neighbourhoods within the new footprint, so that modelling, consultation, and collection evidence can be reviewed geographically.

Table 5: Priority wards for local deprivation analysis

Ward	Legacy area	Mean IMD rank of constituent LSOAs	Lowest LSOA decile
Court	Epsom and Ewell	14,824	3
Burstow, Horne & Outwood	Tandridge	15,649	4
Leatherhead North	Mole Valley	15,808	3
Godstone	Tandridge	16,095	3
Bletchingley & Nutfield	Tandridge	16,367	4
Valley	Tandridge	17,216	5
Ruxley	Epsom and Ewell	18,489	2
Lingfield & Crowhurst	Tandridge	18,561	5
Walton North	Elmbridge	18,662	3
Horley Central & South	Reigate and Banstead	19,444	4

Source: [MHCLG, English Indices of Deprivation 2025](#); [ONS, LSOA 2021 to Ward 2024 best-fit lookup](#)

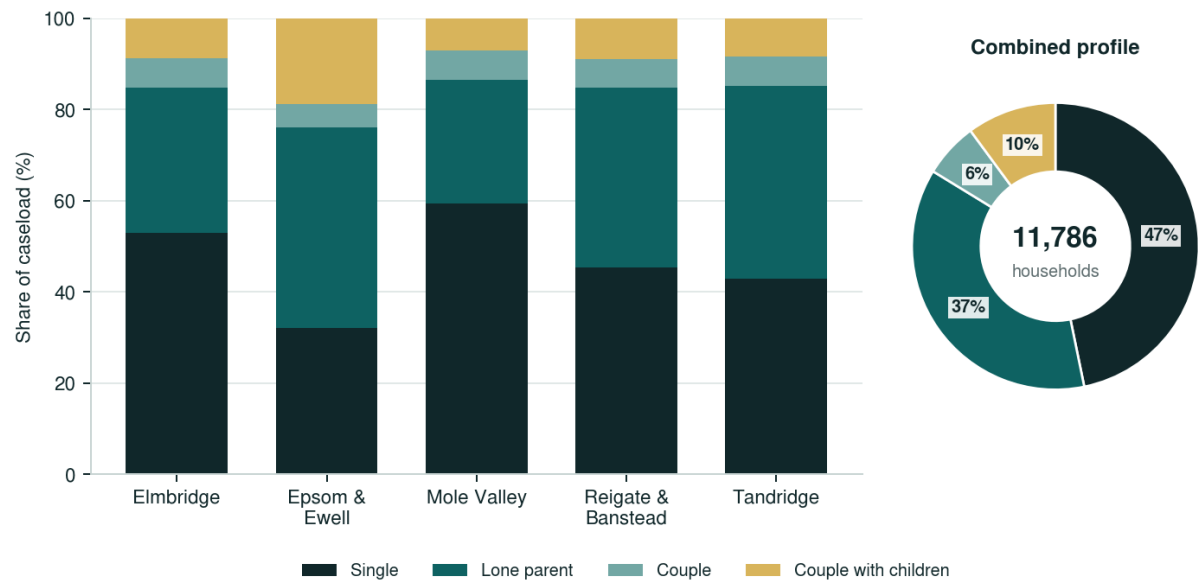
The ward measure is an analytical screen created from the mean rank of constituent LSOAs; it is not an official ward-level IMD ranking. Final geographic analysis will use validated claimant geography and will show both legacy-area and ward patterns where disclosure controls allow.

Why geography is part of the equality analysis. Legacy area and ward are not protected characteristics. They are nevertheless important supplemental factors because policy change, deprivation, housing mix, and collection risk may be concentrated in particular places. Member decisions will need to understand both the overall East Surrey result and its local distribution.

4. Household composition

Household composition affects the applicable amount used in a means test, the treatment of children and childcare, earnings disregards, and the likelihood of another adult attracting a non-dependant deduction. Figure 2 compares legacy areas and shows the combined profile of the current caseload evidence.

Figure 2: Household type by legacy area and for the combined caseload



Source: East Surrey CTR caseload data, current extract.

What this means. Single adults form the largest group overall, while lone parents are particularly prominent in Epsom and Ewell, Reigate and Banstead, and Tandridge. Epsom and Ewell also has the highest proportion of households with children. A common scheme will therefore redistribute support between household types if it changes child additions, earnings disregards, maximum support, or the treatment of non-dependants.

Table 6: Households by household type

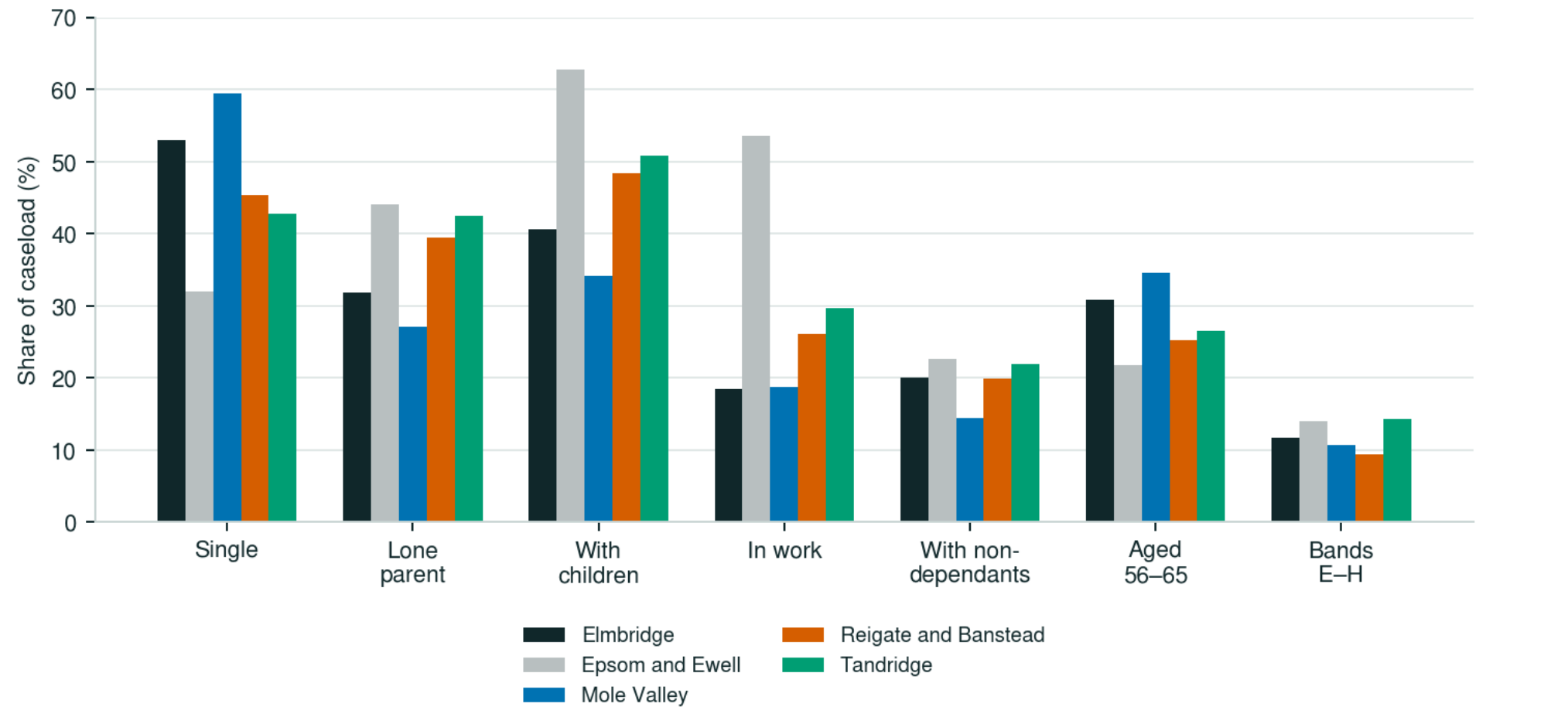
Legacy area	Single	Lone parent	Couple	Couple with children	All households
Elmbridge	1,527 (53.0%)	917 (31.8%)	187 (6.5%)	252 (8.7%)	2,883
Epsom and Ewell	602 (32.0%)	827 (44.0%)	97 (5.2%)	353 (18.8%)	1,879
Mole Valley	1,058 (59.5%)	481 (27.0%)	114 (6.4%)	126 (7.1%)	1,779
Reigate and Banstead	1,405 (45.4%)	1,219 (39.4%)	191 (6.2%)	278 (9.0%)	3,093
Tandridge	921 (42.8%)	913 (42.4%)	138 (6.4%)	180 (8.4%)	2,152
East Surrey current total	5,513 (46.8%)	4,357 (37.0%)	727 (6.2%)	1,189 (10.1%)	11,786

Source: East Surrey CTR caseload data, current extract. Cells show households and each row's share of the caseload.

5. Policy-relevant caseload characteristics

Figure 3 groups the bars by characteristic so that differences between legacy areas can be seen at a glance. These characteristics are shown because they connect directly to the policy choices examined in this report: household allowances, child treatment, earnings rules, non-dependant deductions, age-related interactions, and property-band restrictions. Disability and capital are examined separately because they require additional context. A household can appear in more than one characteristic, so the percentages for an area are not intended to total 100%.

Figure 3: Selected policy-relevant characteristics by legacy area



Source: East Surrey CTR caseload data, current extract.

Table 7: Policy-relevant characteristics in the current caseload

Characteristic	Elmbridge	Epsom & Ewell	Mole Valley	Reigate & Banstead	Tandridge	East Surrey current total
Single	1,527 (53.0%)	602 (32.0%)	1,058 (59.5%)	1,405 (45.4%)	921 (42.8%)	5,513 (46.8%)
Lone parent	917 (31.8%)	827 (44.0%)	481 (27.0%)	1,219 (39.4%)	913 (42.4%)	4,357 (37.0%)
Couple	187 (6.5%)	97 (5.2%)	114 (6.4%)	191 (6.2%)	138 (6.4%)	727 (6.2%)
Couple with children	252 (8.7%)	353 (18.8%)	126 (7.1%)	278 (9.0%)	180 (8.4%)	1,189 (10.1%)
With children	1,169 (40.5%)	1,180 (62.8%)	607 (34.1%)	1,497 (48.4%)	1,093 (50.8%)	5,546 (47.1%)
In work	533 (18.5%)	1,007 (53.6%)	333 (18.7%)	806 (26.1%)	640 (29.7%)	3,319 (28.2%)
Out of work	2,350 (81.5%)	872 (46.4%)	1,446 (81.3%)	2,287 (73.9%)	1,512 (70.3%)	8,467 (71.8%)
With non-dependants	578 (20.0%)	425 (22.6%)	256 (14.4%)	614 (19.9%)	470 (21.8%)	2,343 (19.9%)
Aged 56–65	888 (30.8%)	409 (21.8%)	616 (34.6%)	782 (25.3%)	572 (26.6%)	3,267 (27.7%)
Bands E–H	337 (11.7%)	262 (13.9%)	190 (10.7%)	290 (9.4%)	308 (14.3%)	1,387 (11.8%)

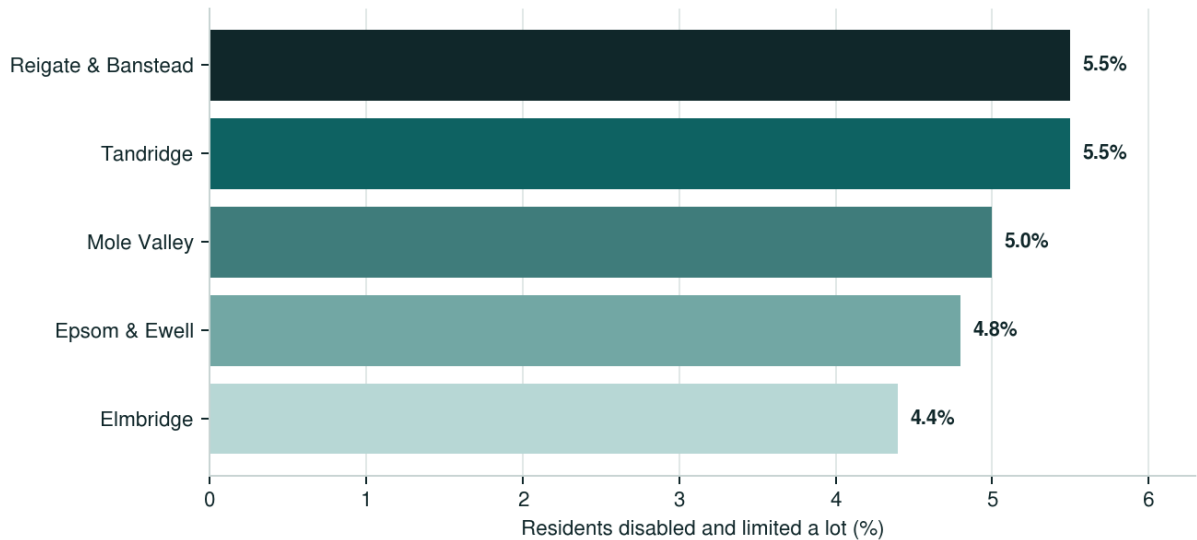
Source: East Surrey CTR caseload data, current extract. Counts are households; percentages use each legacy area's current records.

The interaction is the policy issue. One headline scheme parameter cannot describe the transition. A household may be affected simultaneously by the maximum award, child additions, an earnings disregard, a non-dependant deduction, capital treatment, and a property-band restriction. The modelling will therefore test combinations of characteristics as well as single variables.

6. Disability, caring, and protected treatment

Disability can affect CTR through premiums, disregarded income, exemptions from non-dependant deductions, and local protected-group rules. Disability is one of the relevant protected characteristics under the Equality Act 2010. Figure 4 provides wider population context across all five legacy areas. Where relevant claimant indicators are available and have been validated, the final analysis will distinguish disabled adults, disabled children, and carers. This analysis forms one part of the authority's wider consideration of the Public Sector Equality Duty.

Figure 4: Residents recorded as disabled and limited a lot



Source: ONS Census 2021 area profiles; age-standardised percentages.

Table 8: Current disability and caring provisions

Legacy area	Current policy position
Elmbridge	100% maximum for defined disability, caring, UC capability, and war-pension groups; relevant non-dependant exemptions; protected-group exception to the Bands G/H exclusion.
Epsom and Ewell	Maximum remains 80%; disability benefits and war pensions are disregarded and specified exemptions apply.
Mole Valley	100% maximum for all eligible households; conventional disability premiums, disregards, and exemptions.
Reigate and Banstead	100% maximum for all eligible households; conventional disability premiums, disregards, and exemptions.
Tandridge	100% maximum for all eligible households; conventional disability premiums and exemptions, with full war-pension disregard.

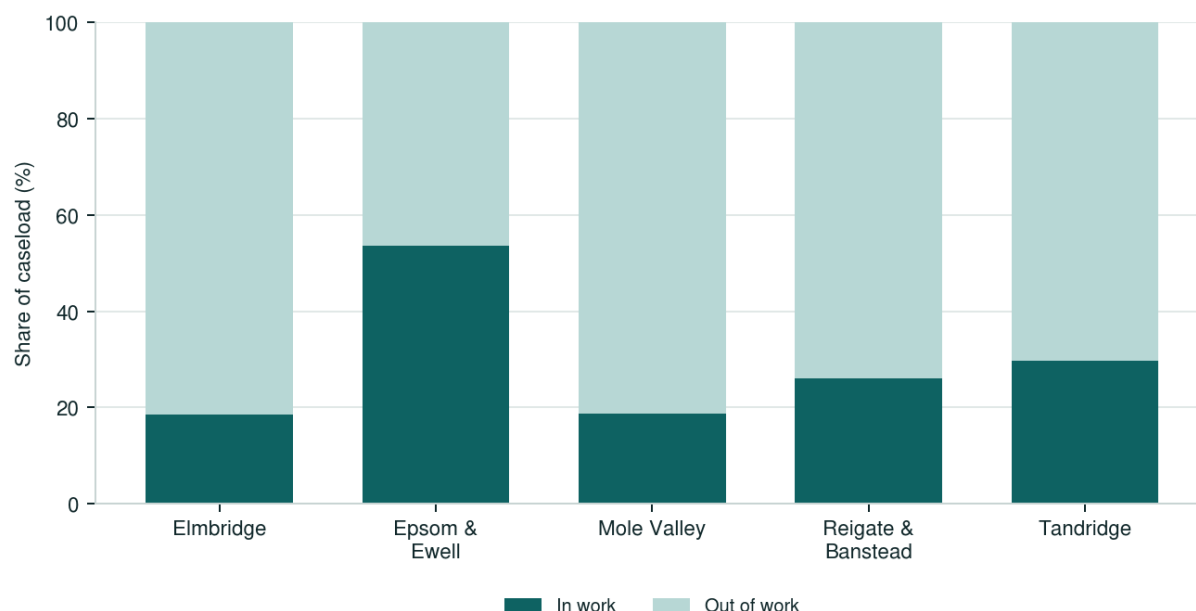
Source: Legacy scheme documents.

What the modelling will show. For each option, the analysis will show results for the validated disability and caring groups available in the caseload, including the number and proportion who are better off, worse off, or unchanged, the amount of change, and the result by legacy area.

7. Work, income, and self-employment

Work incentives depend on more than the maximum award. Earnings disregards, childcare costs, the taper, Universal Credit treatment, and self-employment rules determine how quickly support reduces as income rises. Figure 5 shows the current high-level work profile. The option modelling will examine award changes across recorded work and income groups, and will test alternative Universal Credit and self-employment rules.

Figure 5: Work status by legacy area



Source: East Surrey CTR caseload data, current extract.

Table 9: Current treatment of work and self-employment

Legacy area	Employed earnings	Self-employment
Elmbridge	Taper-based calculation; higher 95% maximum where claimant or partner works.	Actual net profit under the ordinary calculation; UC information may include the DWP Minimum Income Floor.
Epsom and Ewell	Income bands with household earnings disregards.	Higher of assessed earnings and a Minimum Income Floor based on 35 hours at the applicable minimum wage; also applies to company directors.
Mole Valley	Taper-based calculation with a 20% excess-income taper.	Actual average net profit; no Minimum Income Floor.
Reigate and Banstead	Taper-based calculation with a 20% excess-income taper and a £17.10 enhanced earnings disregard for qualifying workers.	Actual average net profit; no Minimum Income Floor.
Tandridge	Taper-based calculation with a 20% excess-income taper.	Actual average net profit; no Minimum Income Floor.

Source: Legacy scheme documents and operational confirmation supplied by Surrey officers.

What this means. A move to one common scheme can improve consistency while still changing work incentives for particular households. The modelling will test award changes across recorded work and income groups, and will show separately any self-employed and Universal Credit groups that can be identified reliably in the final data.

7.1 Universal Credit changes and administrative stability

Universal Credit can change from one monthly assessment period to another. A CTR scheme can reflect each change promptly or use a tolerance to avoid repeated small recalculations, revised Council Tax bills, notices, and customer contact. The choice affects both the responsiveness of awards and the administrative stability of the scheme.

Table 10: Treatment of Universal Credit changes

Legacy area	Current treatment	Administrative effect
Elmbridge	A change is not included automatically where the UC amount used in the CTR assessment changes by less than £100, or the UC assessment period began more than 50 days before notification. The claimant may ask for the change to be taken into account.	Reduces minor or late recalculations and rebilling, but requires a clear request and override process.
Epsom and Ewell	No separate tolerance is specified. An income change that remains within the same discount band does not alter the percentage award.	Banding absorbs small income fluctuations, but a band crossing produces a step change.
Mole Valley	A UC-related change that would alter CTR by less than £3 a week is held until cumulative changes reach £3 a week; the award then changes from the date of the latest change.	Reduces small rebills and notices, but requires cumulative changes to be tracked.
Reigate and Banstead	No separate local UC change tolerance is specified in the scheme reviewed; ordinary change rules apply.	Reflects reported changes more directly, with potentially more recalculation and billing activity.
Tandridge	No separate local UC change tolerance is specified in the scheme reviewed; ordinary change rules apply.	Reflects reported changes more directly, with potentially more recalculation and billing activity.

Source: Legacy scheme documents. Elmbridge and Mole Valley apply explicit tolerances; Epsom and Ewell's income bands provide a separate form of stability within each band.

What this means. A tolerance can reduce avoidable rebilling and customer confusion, but it can also postpone both increases and reductions, and create a larger change when the threshold is reached. A common scheme will need to specify the threshold, accumulation rule, claimant-request route, effective date, and treatment when another material change occurs.

8. Non-dependants and Second Adult Rebate

A non-dependant is another adult who normally lives with the claimant but is not their partner. Schemes can reduce CTR on the assumption that this adult contributes to the Council Tax bill. The deduction may be flat-rate or vary with the non-dependant's income, and exemptions commonly protect specified circumstances.

Table 11: Households with non-dependants

Legacy area	One non-dependant	Two or more	All households with non-dependants	Share of caseload
Elmbridge	412	166	578	20.0%
Epsom and Ewell	286	139	425	22.6%
Mole Valley	179	77	256	14.4%
Reigate and Banstead	437	177	614	19.9%
Tandridge	344	126	470	21.8%
East Surrey current total	1,658	685	2,343	19.9%

Source: East Surrey CTR caseload data, current extract. All figures are numbers of households except the final percentage column.

Table 12: Current non-dependant rules

Legacy area	Current policy position
Elmbridge	Income-related weekly deductions of £5, £10.20, £12.80 or £15.35, with exemptions.
Epsom and Ewell	Flat £38 monthly contribution for each non-dependant, with specified exemptions.
Mole Valley	Income-related weekly deductions of £5.20, £10.60, £13.30 or £15.95, with exemptions.
Reigate and Banstead	Income-related weekly deductions of £5.20, £10.60, £13.30 or £15.95, with exemptions.
Tandridge	Income-related weekly deductions of £5, £10.20, £12.80 or £15.35, with exemptions.

Source: Legacy scheme documents and 2026/27 operational rates confirmed by Surrey officers.

A flat-rate deduction can simplify administration and reduce the need to collect detailed income evidence from another adult. Its distributional effect is different from an income-banded deduction, however, and will be tested for households with one and with multiple non-dependants.

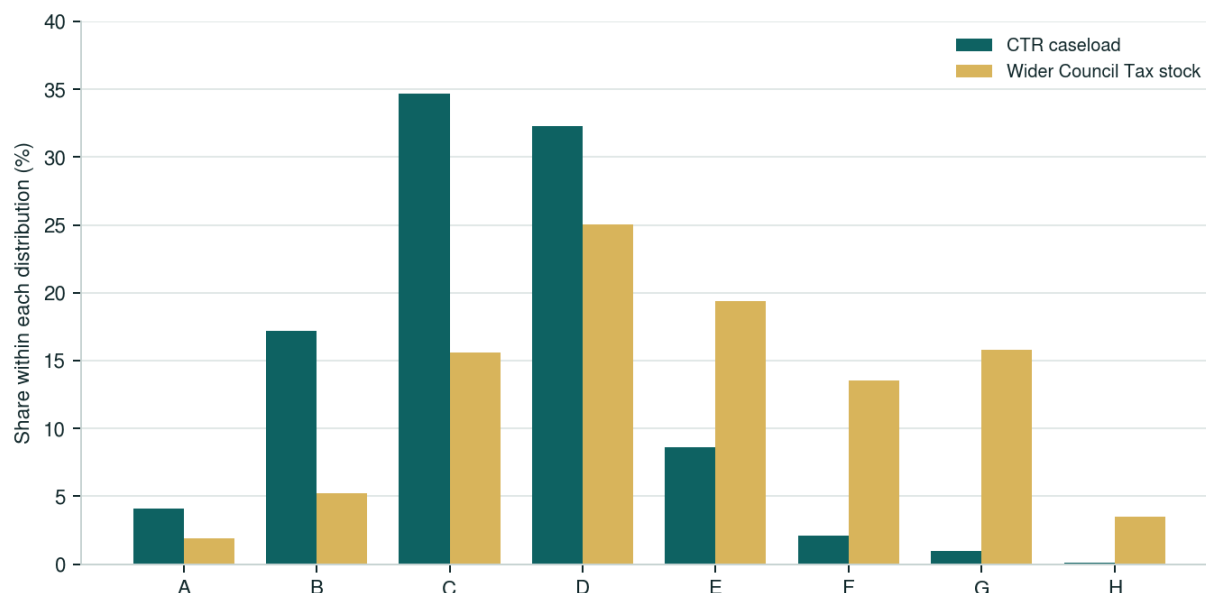
Second Adult Rebate

Second Adult Rebate is an alternative form of Council Tax support based on the income of another adult living in the property, rather than on the claimant's own means. Mole Valley and Tandridge retain it for working-age cases; Elmbridge, Epsom and Ewell, and Reigate and Banstead do not. The option modelling will test the effect of retaining or removing the provision and, where current awards can be identified reliably, will report their results separately.

9. Council Tax bands and band restrictions

A property-band restriction limits the Council Tax liability that can be supported, even where the household's income would otherwise qualify for a larger award. Elmbridge caps Bands E/F at Band D and excludes Bands G/H unless the household is in its defined protected group; the other East Surrey schemes do not apply a band cap. Figure 6 compares the aggregate band distribution of the current CTR caseload with the corresponding wider Council Tax property stock.

Figure 6: Council Tax band distribution: CTR caseload and wider property stock



Source: East Surrey CTR caseload data, current extract; VOA Council Tax stock of properties 2025.

What this means. CTR households are disproportionately concentrated in lower bands: 88.2% of current records are in Bands A–D, compared with 47.6% of the corresponding wider stock. A Band D cap is therefore targeted at a minority rather than the typical CTR household, but its effect may still be material for low-income households in Bands E–H and will vary by legacy area.

Viewed against the stock in each band, the current data contains the following working-age CTR records per 100 domestic properties: Band A 10.7, Band B 16.3, Band C 11.1, Band D 6.4, Band E 2.2, Band F 0.8, Band G 0.3, Band H 0.1. This is a stock ratio, not a take-up rate, because the denominator includes all domestic properties rather than only occupied working-age households eligible to claim.

Table 13: CTR households in Council Tax Bands E to H

Legacy area	Band E	Band F	Band G	Band H	Bands E–H	Share of caseload
Elmbridge	261	63	11	2	337	11.7%
Epsom and Ewell	198	47	15	2	262	13.9%
Mole Valley	129	37	21	3	190	10.7%
Reigate and Banstead	220	41	27	2	290	9.4%
Tandridge	206	58	42	2	308	14.3%
East Surrey current total	1,014	246	116	11	1,387	11.8%

Source: East Surrey CTR caseload data, current extract. Counts are households.

Nationally, around one council in four applies a property-band cap, and Band D is the usual ceiling. This makes a Band D cap a familiar policy choice, but not a neutral one: the East Surrey modelling will show the number and characteristics of households affected, the reduction in award, and the distribution by legacy area.

10. Capital and savings

Capital rules determine whether savings and other assets reduce or remove CTR entitlement. An upper capital limit excludes households above the threshold, while tariff income treats capital within a specified range as providing a weekly income for the means test. Notional capital rules can also treat a claimant as retaining assets they have deliberately deprived themselves of.

Table 14: Current capital rules

Legacy area	Upper limit	Treatment below the upper limit	Other provisions
Elmbridge	£16,000	£1 a week for each £250, or part, above £6,000	Additional temporary exclusion periods after capital has exceeded specified levels
Epsom and Ewell	£6,000	No tariff range: entitlement ends at the threshold	Standard notional-capital provisions
Mole Valley	£16,000	£1 a week for each £250, or part, above £6,000	Standard notional-capital and diminishing-capital provisions
Reigate and Banstead	£10,000	Tariff income above £6,000	Standard notional-capital provisions
Tandridge	£16,000	£1 a week for each £250, or part, above £6,000	Standard notional-capital provisions

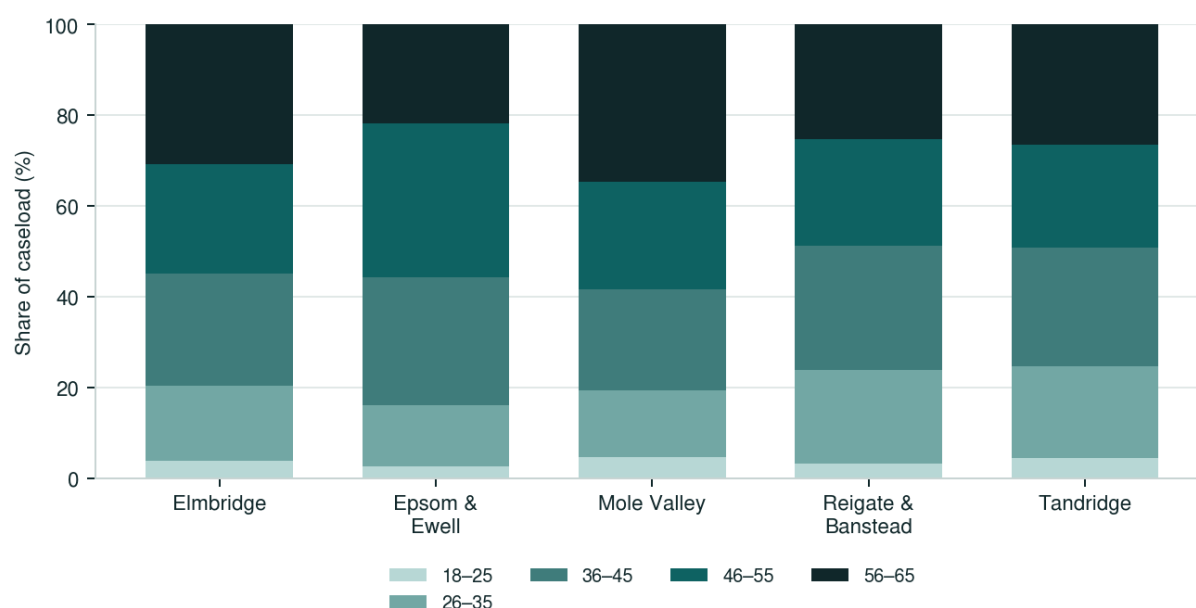
Source: Legacy scheme documents.

What the modelling will show. The analysis will show the number of current CTR households whose entitlement would change or end under each capital option. Results will include the proportion with no recorded capital, the full distribution of capital held, average capital, and the interaction with notional-capital rules.

11. Age, children, and transitions

Age matters through the boundary between working-age and prescribed pension-age support, the circumstances of young adults and care leavers, the age of dependent children, and interactions with Universal Credit. Figure 7 shows the working-age profile recorded in the current caseload.

Figure 7: Age profile by legacy area



Source: East Surrey CTR caseload data, current extract.

Table 15: Households by claimant age group

Legacy area	18–25	26–35	36–45	46–55	56–65	All households
Elmbridge	112 (3.9%)	476 (16.5%)	714 (24.8%)	693 (24.0%)	888 (30.8%)	2,883
Epsom and Ewell	47 (2.5%)	255 (13.6%)	530 (28.2%)	638 (34.0%)	409 (21.8%)	1,879
Mole Valley	81 (4.6%)	262 (14.7%)	398 (22.4%)	422 (23.7%)	616 (34.6%)	1,779
Reigate and Banstead	102 (3.3%)	638 (20.6%)	842 (27.2%)	729 (23.6%)	782 (25.3%)	3,093
Tandridge	96 (4.5%)	433 (20.1%)	564 (26.2%)	487 (22.6%)	572 (26.6%)	2,152
East Surrey current total	438 (3.7%)	2,064 (17.5%)	3,048 (25.9%)	2,969 (25.2%)	3,267 (27.7%)	11,786

Source: East Surrey CTR caseload data, current extract. Cells show households and each row's share of the caseload.

The final analysis will report households with children under five and care leavers aged up to 25 where those indicators are available and have been validated, because current local protections may turn on those circumstances. It will also examine age-related interactions with Universal Credit. For example, age 35 can be a significant boundary for the shared accommodation rate within Local Housing Allowance for private renters; although this does not determine CTR directly, it can affect household affordability and the combined effect of welfare changes.

Source: [GOV.UK, Local Housing Allowance guidance](https://gov.uk/local-housing-allowance-guidance)

12. How the schemes treat different household profiles

Table 16 is a matrix that starts with the household rather than the council. It shows which current rules are most likely to matter to each profile, and what the modelling will test when the common-scheme options are applied.

Table 16: Household profiles and the modelling focus

Household profile	Current rules that may matter	Potential resident impact	What the modelling will test
Single claimant, out of work	Maximum support, applicable amount, minimum award, and capital.	Higher residual liabilities where maximum support is below 100%; loss of small awards; different capital thresholds.	Award and residual liability by income, capital, band, age, and legacy area.
Single claimant, in work	Maximum support, earnings disregard, taper, and UC treatment.	Different work incentives and sensitivity to fluctuating earnings.	Better-off and worse-off rates by recorded earnings range, work status, and legacy area.
Couple, no children	Couple applicable amount, earnings, capital, and non-dependants.	Different starting needs allowance and withdrawal of support.	Award change by work status, income, age, and capital.
Lone parent	Child additions, earnings and childcare disregards, taper, and maximum support.	Indirect sex impact and heightened sensitivity to childcare and earnings rules.	Amount and incidence of change, including a cautious sex proxy analysis.
Couple with children	Child additions, earnings, childcare costs, and property band.	Multiple rules may combine; larger homes may increase exposure to a band cap.	Results by number and age of children, work status, and Council Tax band.
Self-employed household	Actual profit, averaging, start-up treatment, and Minimum Income Floor.	Low or fluctuating earnings may be recognised differently.	Illustrative awards under actual-income and minimum-income assumptions, supplemented by caseload results where self-employment is identified.
Household with non-dependants	Deduction amount, income band, and exemptions.	Different assumed contributions and evidence requirements.	Results for one and multiple non-dependants, including exempt households.
Disabled adult or carer	Protected maximum, premiums, disregards, and non-dependant exemptions.	Existing protection may be increased, retained, or diluted by a common rule.	Results for the validated disability, capability, and caring indicators available in the caseload.
Household with a disabled child	Disabled-child premiums, protected maximum, and income disregards.	Changes may affect both entitlement and equality considerations.	Results for validated disabled-child households by legacy area and family size.
Young claimant or care leaver	Age-related allowances, local care-leaver protection, and UC interactions.	Different liabilities and wider affordability pressures for younger adults.	Results by claimant age band and, where available, child-age and care-leaver indicators.
Household in Band E–H	Band cap and maximum eligible liability.	Support may be restricted irrespective of income.	Award reduction, household characteristics, and legacy geography.
Household with capital	Upper limit, tariff income, and notional capital.	Entitlement can reduce or end at different thresholds.	Full capital distribution and results around each proposed threshold.

Source: Integrated policy and caseload analysis.

13. Equality and wider demographic analysis

The Public Sector Equality Duty requires the authority to have due regard to the need to eliminate discrimination, advance equality of opportunity, and foster good relations when it designs and decides the new scheme. The analysis will use direct claimant indicators where they are reliable, supported by wider demographic evidence, consultation, and cautious proxy measures where a protected characteristic is not recorded.

Table 17: Equality questions and evidence

Characteristic or factor	How CTR policy may affect it	Evidence and proxy approach	How it will be analysed
Disability	Maximum support, premiums, disregards, capital, non-dependant exemptions, and disabled-child rules.	Validated available disability, capability, disabled-child, and carer indicators; Census disability context.	The analysis will show both the composition of better-off and worse-off households, and the rate of change within the disability groups that can be identified reliably.
Age	Working-age boundary, mixed-age couples, young adults, care leavers, children under five, and UC interactions.	Claimant and partner age, household type, and child-age, care-leaver, and relevant benefit indicators where available.	The analysis will report age bands and legacy geography, together with children under five and care leavers where those indicators have been validated.
Sex	Lone parenthood, caring, part-time work, childcare, and fluctuating earnings can create indirect effects.	Sex will be used where it is held lawfully. Lone parenthood can provide a cautious proxy: ONS reports that 84.6% of lone-parent families were headed by women in 2025.	The report will state clearly when an inference uses national evidence rather than a direct claimant characteristic.
Pregnancy and maternity	Treatment of maternity income, household change, and the arrival of a child.	Maternity-related income indicators, very young children, and consultation evidence.	The modelling will test relevant income rules, and it will not assume neutrality because the group is small.
Race	Household size, multigenerational living, income, and barriers to access may interact with scheme rules.	Direct equality data where available; local Census evidence and carefully tested household proxies.	The analysis will not infer ethnicity from household structure alone; it will triangulate with local evidence and consultation.
Religion or belief	Possible interaction with larger or multigenerational households.	Direct evidence and consultation; contextual population data where relevant.	The analysis will record the potential mechanism without treating household structure as proof.
Marriage and civil partnership	Couple calculations, joint liability, and mixed-age couple rules.	Household and partner status, including mixed-age couples.	The analysis will compare single and couple outcomes, and it will apply the statutory scope of the duty correctly.
Gender reassignment and sexual orientation	No direct calculation rule has been identified; access, confidentiality, and consultation remain relevant.	Consultation, service-access evidence, and direct data only where appropriate and lawful.	The analysis will not use speculative proxies or claim neutrality solely because administrative data is limited.
Legacy area and ward	The same common scheme may create different local patterns because current rules, caseload, and housing mix differ.	Legacy council code, validated ward or LSOA, deprivation, and Council Tax band.	Legacy area and ward will be used as supplemental factors across the equality and distributional analysis.

Source: [Equality Act 2010, section 149](#); [ONS, Families and households in the UK 2025](#)

14. Legacy-area impacts and risks to watch

The Local Government (Structural Changes) (Transitional Arrangements) (No. 2) Regulations 2008 require the shadow council to prepare a CTR scheme for the whole area where that is practicable before reorganisation. If it is not completed by 1 April 2027, the new council must complete and publish the scheme as soon as practicable, and no later than 24 months after reorganisation. Until then, the predecessor schemes can continue for the areas to which they relate. Although lawful for a limited period, that temporary route would leave households with similar circumstances receiving different levels of support according to legacy geography. It is therefore a contingency, rather than an acceptable target operating model for a new authority. Table 18 identifies the principal transitions to test in each legacy area.

Source: [Local Government \(Structural Changes\) \(Transitional Arrangements\) \(No. 2\) Regulations 2008, regulation 12](#)

Table 18: Principal legacy-area transitions

Legacy area	Current starting point	Resident impact to test
Elmbridge	Maximum support, protected-group rules, property-band restrictions, UC change tolerance, and temporary post-capital exclusions.	A 100% common maximum and removal of property-band restrictions may improve awards; the modelling will compare existing protections, UC treatment, and capital rules household by household.
Epsom and Ewell	Income bands, an 80% ceiling, £6,000 capital threshold, flat non-dependant contribution, minimum award, and Minimum Income Floor.	Moving to a taper-based calculation changes the distribution of support. The area has 1,879 current households, and 62.8% include children, so family and earnings rules will be particularly important. A higher headline maximum does not guarantee that every household is better off.
Mole Valley	A conventional 100% means test, £16,000 capital limit, six-month backdating, and Second Adult Rebate.	Aggregate change may be limited under a similar common scheme, but small groups can still be affected by individual parameter choices.
Reigate and Banstead	£10,000 capital limit, enhanced earnings disregard for qualifying workers, three-month backdating, and no working-age Second Adult Rebate.	A higher common capital limit may extend entitlement; other impacts will depend on earnings treatment, non-dependant deductions, and household rules.
Tandridge	A conventional 100% means test and £16,000 capital limit, with Second Adult Rebate retained.	Households with children and non-dependants are prominent in the current profile, increasing the importance of family and non-dependant rules.

Source: Integrated policy, caseload, and demographic analysis.

Approach to change

Changing from one scheme architecture to another is not inherently more difficult than making substantial amendments within an existing scheme. Either route requires a complete policy specification, system configuration, recalculation, testing, revised notices, communications, and staff preparation. The principal risks are the distribution of household impacts, the loss of an existing protection, financial and collection effects, and the quality of the evidence supporting consultation and decision-making.

The option analysis will show, for East Surrey and each legacy area, the number of current CTR households that are better off, worse off, or unchanged; the weekly and annual amount of change; households whose existing entitlement would end; scheme cost; and results by relevant household and equality characteristics. It cannot identify households that do not currently claim CTR but might become eligible under a new scheme. The results will allow the authority to consider transitional protection, discretionary support, and communications where impacts are concentrated.

Overall assessment. East Surrey should design one coherent working-age CTR scheme from first principles. The policy comparison and caseload evidence identify the choices most likely to affect residents. The option modelling will quantify those effects and provide the financial, equality, and geographic evidence needed for consultation and decision.

Appendix. Main sources

The report draws on the formal working-age scheme documents supplied for the five councils, supported by councils' published CTR material, East Surrey's CTR caseload data, and official external statistics. Detailed fact-to-source references are retained in the working papers and can be supplied for verification.

Table 19: Source register

Source	Document or dataset	Publisher / access
Elmbridge	Working-age Council Tax Support scheme and published scheme summary	Open council source
Epsom and Ewell	Council Tax Income Discount scheme and Schedule 1	Open council source
Mole Valley	Working-age Council Tax Support scheme	Open council source
Reigate and Banstead	Working-age Council Tax Reduction scheme	Open council source
Tandridge	Working-age Council Tax Reduction scheme	Open council source
Caseload	East Surrey working-age CTR caseload records	Restricted project data
Population	Census 2021 area profiles	Open ONS source
Council Tax stock	Council Tax stock of properties 2025	Open VOA source
Deprivation	English Indices of Deprivation 2025	Open IMD source
National CTR context	Council Tax Reduction schemes in England 2026/27; IFS Council Tax support analysis	entitledto; Institute for Fiscal Studies

Source: Sources accessed in September 2026.