

Council Tax Support



A guide to council tax discount, with tips and advice about who can get this support, how much it can save off bills, and how to protect this support if migrating to Universal Credit.

Council Tax Reduction

Depending on personal household circumstances, lots of people are eligible for a council tax discount. This is known as Council Tax Reduction or Council Tax Support. Reduction can be up to 100 percent.

- **Contact your council to apply.**
- **Already receiving Council Tax Reduction?** Check to see if you could be eligible for a bigger discount or even an exemption.
- **Get it backdated.** If your request is successful, you can get a new or extra discount backdated to three months before you submitted request.

Discount eligibility

The amount of reduction you can get depends on:

- **location** - which borough you live in
- **who lives with you**
- **personal circumstances**
- **household income**

It is possible to get multiple discounts on one bill.

Single person discount

If you are the only adult in your household, you are eligible for 25 percent discount.

Who lives with you?

You can get 25 percent discount if you live with anyone who is exempt from paying council tax for any of the following reasons:

- **children** under age 18
- **full time student or apprentice**
- **have severe mental impairment** such as dementia receiving Severe Disablement Allowance.
- **full-time live-in carer** providing at least 35 hours a week care, and is not your married or civil partner or parent to a child under age 18.
- **Ukrainian citizen** living with you under the Homes for Ukraine scheme.

- Discount can increase from 25 percent up to 50 percent if everyone else in your household is exempt from paying council tax.

Disability reduction scheme

You can get help with you council tax if you need to live in a bigger property to accommodate the needs of yourself or someone you live with who needs an adapted space to support with disabilities. Needs such as space to move around in a wheelchair, or an extra bathroom with modifications. Council tax drops to a lower band, and so reduces cost.

Low income or receiving benefits

Means-tested. Varies from one council to another but expect 90-100 percent discount. Possible to get discretionary Council Tax Reduction if you are struggling to pay for essentials while not receiving means-tested benefits.

Zero Council Tax

You are exempt from paying council tax if you meet any of the following criteria:

- **full-time student or apprentice**
- **full-time live-in carer at home**, providing at least 35 hours a week care and the person you care for is not your married or civil partner or your child under age 18.
- **suffering from severe mental impairment** such as dementia and receive Severe Disablement Allowance.
- **Ukrainian citizen** living with someone under the Homes for Ukraine scheme.

How to apply

- **Check with your local council**, as details about discounts can vary from one council to another.
- **Select relevant eligibility** from your local council list of criteria. If you think you are eligible for any discounts or exemption be clear about which criteria matches your household situation, you will need to explain this to your council.
- **Gather evidence** that proves your eligibility.
- **Contact your local council** to request discount, by phone or go to their website for instructions on how to apply.

Migration to Universal Credit

How to protect your Council Tax Support if you receive housing benefit and will be migrating to Universal Credit.

1. Get in touch with your local Council Tax department as soon as possible (within a few days) of submitting your Universal Credit claim. Phone or go to their website for details on how to give them an update.
2. Tell them you have a **Change of Circumstance**. That you have migrated to Universal Credit who will be taking over your Housing Payment from the council, but that you want your Council Tax Reduction or exemption to continue. Tell the council that Universal Credit can verify your circumstances.
3. Universal Credit will contact your local council and tell them to end your benefits. Because you have instructed the Council Tax team not to end your Council Tax Reduction, you will receive a letter from the council confirming you are getting continued support.
 - If you do not contact the council quickly about this your council tax support will end, then you will need to re-apply. Until a new application is complete your Council Tax bill will be updated and you will be expected to make full payments.
 - NOTE: Universal Credit is not connected with Council Tax Support.

Council Tax refunds

When discount or exemption is applied to your council tax bill, the council might owe you a refund. This will be taken off the rest of your bill for the year, and any refund amount left over taken off your bill the next year. Councils sometimes forget, so keep paperwork and check your bills to make sure you get all refund owed. You can request for refund to be paid into your bank account.

Article by Cost of Living, People Participation Team



Visit <https://www.elft.nhs.uk/service-users-and-carers/cost-living> for more tips and advice on how to save on your household bills.