

Council Tax Reduction



Help with your Council Tax



What is Council Tax Reduction?

Council Tax is a tax you pay to your local council. If you're on a low income, you might be entitled to help paying it. This help is known as Council Tax Reduction or Council Tax Support.

All local councils use the same Council Tax Reduction scheme for people over State Pension age – which is what this guide focuses on.

If you haven't yet reached State Pension age, the scheme can vary between councils, so you should contact your local council to find out more. In Wales, the Council Tax Reduction scheme is broadly the same in each local council area for those under State Pension age.

Good to know

You can find your local council by going online at www.gov.uk/find-local-council.

Can I claim it?

If you're on a low income or claiming certain benefits, you might be able to get Council Tax Reduction. You can make a claim whether you own or rent your home and whatever your employment status is.

How much is it worth?

The amount of Council Tax Reduction you get depends on things like:

- your age
- your income, including any benefits you receive
- your savings
- who lives with you
- how much Council Tax you pay.

“My care has cost a lot more since my fall. But paying less Council Tax has helped me stay on top of things.”

Reg, 89



The Council Tax Reduction you get depends on other benefits you receive.

- You may get more Council Tax Reduction if you receive a disability benefit such as Attendance Allowance, Disability Living Allowance, Personal Independence Payment or Carer's Allowance.
- If you receive the Guarantee Credit part of Pension Credit, you may get your Council Tax paid in full.
- If you don't receive Guarantee Credit but you have a low income and less than £16,000 in savings, you may still get some help.

If you don't currently claim Pension Credit, it's a good idea to read our guide **Pension Credit** too. Even receiving a small amount can mean you're eligible for other support.

If you aren't yet over State Pension age, Council Tax Reduction is awarded using 'working age scheme' rules, which tend to be less generous. Check with your local council for the rules in your area.



You can get a benefits check to make sure you're not missing out on any money. Go online at www.ageuk.org.uk/benefits-check to use our benefits calculator or contact your local Age UK. In Wales, contact your local Age Cymru.

“I'm really glad I used the benefits calculator. I now get Council Tax Reduction and Pension Credit – I didn't know I was entitled to them!”

Rosa, 71





Council Tax discounts and exemptions

As well as Council Tax Reduction, there are other discounts and exemptions you can claim to reduce your Council Tax bill. These might be available to you if:

- you live alone
- you or someone you live with has a severe mental impairment, such as dementia or a learning difficulty
- you're a carer
- your home has adaptations for someone with a disability who lives there
- your property is empty – for example, if you've left it to go into hospital or a care home
- your sole or main residency is somewhere else
- you live with another person who isn't your partner and who has a low income (known as Second Adult Rebate). This isn't available in Wales.

Some local councils also offer discretionary discounts – for example, if your home is flooded. Check with your local council to find out what support it offers. Be prepared to provide evidence to support your claim.

How do I apply?

Contact your local council to claim Council Tax Reduction or to check whether any discounts or exemptions apply to your Council Tax bill.

If you need any help with your claim, contact your local Age UK. In Wales, contact your local Age Cymru.

What if my application is turned down?

If your claim for Council Tax Reduction or a discount or exemption is turned down, you can appeal the decision.

Appeal first to the local council that made the decision. Their contact details should be on the decision letter you receive.

If your appeal is unsuccessful, you can make a further appeal to the Valuation Tribunal for England (page 7). You have 2 months to make an appeal after receiving the decision from your local council. You can't appeal against discretionary discount decisions.



In Wales, you can appeal to the Valuation Tribunal for Wales (page 7). You can appeal against discretionary discount decisions.



Useful organisations Age

UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Valuation Tribunal

Handles Council Tax appeals in England.

Tel: **0303 445 8100**

www.valuationtribunal.gov.uk

In Wales, contact the **Valuation Tribunal for Wales**

Tel: **01633 255003**

www.valuationtribunal.wales

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What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **Pension Credit**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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