

Council Tax Reduction

EXTRA MONEY
TO HELP YOU



Disclaimer

While we aim to ensure that the information in this document is factually correct at the time of production, Age Scotland cannot be held liable for any errors or omissions. Please ensure that you have an up to date factsheet and that it clearly applies to your situation.

No leaflet can ever be a complete guide to the law, which also changes from time to time. Legal advice should always be taken if you are in doubt.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Scotland.

What is Council Tax Reduction?

Council Tax Reduction helps people who are on a low income with the costs of the Council Tax bill for their normal home. It can be claimed whether you own or rent your home and regardless of whether you are working, unemployed, retired or a carer.

Council Tax Reduction operates according to regulations set by the Scottish Government and is administered by local councils.

Can I claim it?

If you are on a low income you may be able to claim Council Tax Reduction from your local council. You do not qualify if you have more than £16,000 in savings, but this savings rule does not apply if you receive the guarantee part of Pension Credit.

You may also qualify for help if your home is in band E, F, G or H and your income is less than £321 per week (single person) or £479 per week (couples). Ask your council for more information.

If you qualify, it will be deducted from your Council Tax bill.

How much will I get?

The calculation of Council Tax Reduction is based on the level of means-tested benefits for someone of your age. The amount you receive depends on many factors including:

- which benefits you receive
- your income
- your savings
- the people who live with you and the income they have
- how much Council Tax you are liable to pay
- The council tax band for your home.



Council Tax Reduction cannot help you with the water and sewerage charge part of your council tax bill.

You may qualify for more Council Tax Reduction if you receive Attendance Allowance, Disability Living Allowance, Personal Independence Payment or Carer's Allowance.

If you do not currently receive Pension Credit, it's a good idea to get a benefits check to make sure you are not missing out on any money. Even a small amount of Pension Credit can entitle you to other support, such as Council Tax Reduction and Cold Weather Payments. Call the Age Scotland Helpline on **0800 12 44 222** to find out if you may qualify.

How to apply for Council Tax Reduction

To apply for Council Tax Reduction, ask your local council for an application form. You will usually be asked to provide evidence of income and savings. If you do not have all the information you need do not delay applying, complete the form as best you can and send further information within a month.

Council Tax Reduction can only be backdated in certain circumstances. If you have reached the qualifying age for Pension Credit your application can be automatically backdated for 3 months.

If you can show good cause why you have not applied earlier, for example you were in hospital, your claim can be backdated for up to 6 months.

In either situation you must ask for backdating when you apply or as soon as possible after applying.

If you are receiving Council Tax Reduction and something changes, like your income or who you live with, let the council know as they may need to change the amount you receive.

Second adult rebate

Second adult rebate can reduce your council tax bill if you have to pay council tax and live with someone other than your partner who has a low income (£268.00 or less a week gross in 2019/2020).

The person who lives with you needs to be on a low income, over 18, not paying you rent as a sub-tenant or boarder and not paying council tax themselves.

To make a claim you need to give the council information about the income of the second adult; if you qualify for both Council Tax Reduction and second adult rebate the council will pay you the one that benefits you most.

Contact your local council or call the Age Scotland Helpline if you would like more information.

What if my application is turned down?

If you are not happy with the council's decision about your claim, you can ask the council to look it again within 2 months of the decision being made. You need to write to explain why you think the decision is wrong and the council must consider your application for review within 2 months and write to you with their decision.

If you would like help to ask for a review, an advice agency such as your local Citizens Advice Bureau may be able to help you.

If you are not happy with the council's review decision, you can apply to the Council Tax Reduction Review Panel who will conduct an independent review, you need to do this within 42 days of the council's review decision. For more information, you can contact the Council Tax Reduction Review Panel on **0141 302 5840** or see their website **counciltaxreductionreview.scotland.gov.uk**

Other help with Council Tax costs

Apart from Council Tax Reduction and second adult rebate, there are other discounts and exemptions you can claim to reduce your Council Tax bill. For example, if you live alone, you are entitled to a 25% discount on your Council Tax bill, regardless of your finances. The 25% discount applies to the water and sewerage part of your bill too.

There are many other ways of potentially reducing your council tax bill; these include:

- you or someone you live with has a severe mental impairment, such as dementia
- you are a long term hospital or care home resident
- you are a live-in carer and the person you care for receives particular disability benefits
- your home has adaptations that make it suitable for someone living in it who has a disability, such as an additional bathroom, kitchen or treatment room
- you normally live somewhere else

Applying for a discount

Your council should take reasonable steps to find out whether a discount should be applied to your bill. They may ask you for information to decide whether you should be getting any discounts. Some councils have special forms to apply for some types of discount. A discount can be backdated to the date it should have first applied, but you may need to provide proof that you have qualified for the discount throughout the backdating period.

The council should give you a written decision about your application for a discount and give reasons for the decision.

Who can help?

Age Scotland produces a Council Tax guide which provides more detailed information about council tax and the types of discount and reduction which may be available. Call Age Scotland for a copy.

Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **www.agescotland.org.uk**.

Citizens Advice Bureau (CAB)

Your local Citizens Advice Bureau can provide you with face-to-face information and advice. To find your local bureau call Citizens Advice Direct on **0808 800 9060** or see **www.cas.org.uk**

The Scottish Government

Scottish Government information about Council Tax Reduction is available on their website

www.gov.scot/Topics/Government/local-government/17999/counciltax/CTR



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