

Feb 2022

Council Tax



Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



Tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

For information, advice and friendship



Call us free on: 0800 12 44 222
(Monday – Friday, 9am - 5pm)



Visit agescotland.org.uk
to find out more.



Introduction

Council Tax can be complicated as there are rules about who is liable to pay the bill, how the bill is calculated and how the bill may be reduced.

All Council Tax processes are managed by your local council; you apply to them for any type of reduction, discount or exemption. If you qualify for any help with the cost of your bill you must keep the council up to date with any changes in your circumstances.

This guide looks only at the rules most likely to apply to older people in Scotland. If your situation is not covered, or for more detailed advice, call the Age Scotland helpline on **0800 12 44 222**.





What is Council Tax?

Council Tax is a property-based tax which is charged on homes such as flats and houses, houseboats and mobile homes.

Each property receives one Council Tax bill.

Who has to pay Council Tax?

Councils will normally send out Council Tax bills in March each year.

The person responsible for the bill is usually someone over 18 who lives there as their normal home. Sometimes more than one person is responsible for the bill, usually couples, joint owners or joint tenants.

If you rent from a landlord who lives with you or if you live in a care home, hostel, or religious community, the owner of the property is responsible for the bill.



Paying your Council Tax bill

You can usually pay your Council Tax in instalments over 10 or 12 months. Your bill should explain the different ways you can pay.

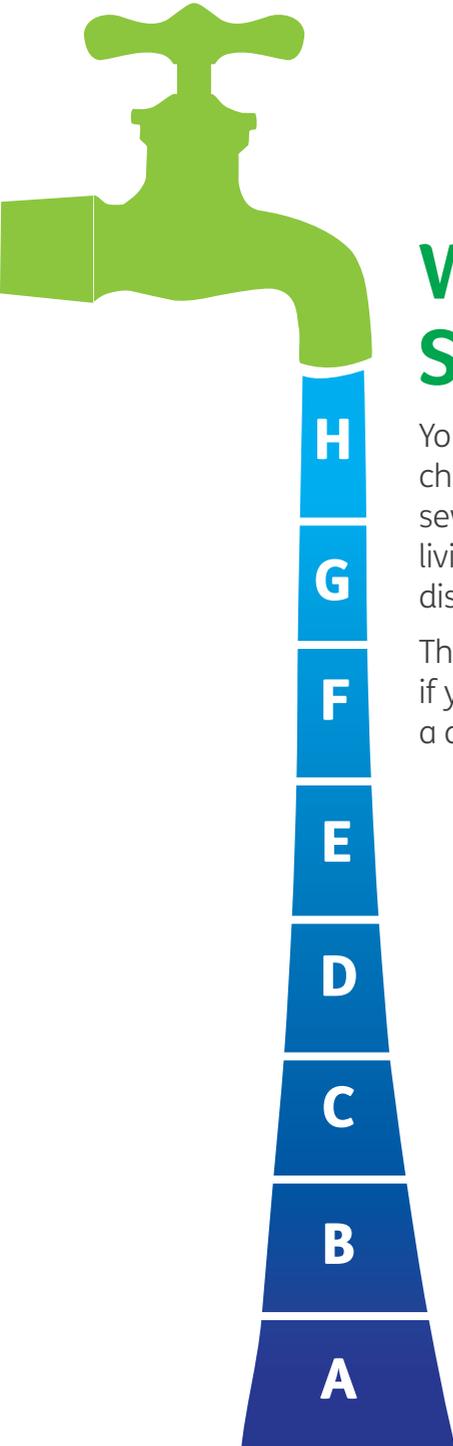
Paying your Council Tax bill is important – if you do not pay on time the council will send you a reminder notice, then can take court action, which will increase the amount you owe.

If you cannot pay your Council Tax bill, contact your council or speak to an advice agency such as your local Citizens Advice Bureau as soon as possible.

Council Tax Bands

Every home is placed in one of eight Council Tax bands depending on its value in 1991. The lowest is band A and the highest is band H. Changes in house prices since 1991 do not affect Council Tax valuations but major changes to the property, such as an extension which increases its value, can affect the valuation band when the property is sold.

Each council sets the charge for Band D properties in their area, and other bands are worked out as a proportion of the Band D charge.



Water and Sewerage charges

Your Council Tax bill usually includes a charge from Scottish Water for water and sewerage. If only one adult counts as living in the property you will receive a 25% discount on these charges.

These costs will not be included in your bill if your home does not have mains water or a connection to public sewerage.



Council Tax exemptions

A Council Tax exemption would mean that you did not have to pay Council Tax for the property. Common examples are:

Unoccupied property exemptions

An unoccupied property can be exempt with **no time limit** if the person responsible for the bill:

- is in hospital long term or living permanently in a care home. The property must have last been used as their home and they have been receiving care continuously since they left
- has gone to live somewhere else to provide or receive personal care due to age, illness, disability, drug or alcohol dependence or mental illness
- lives in part of a property which could not be rented out without breaching planning law such as a “granny flat”.

An unoccupied property can be exempt **with a time limit** if it is:

- unoccupied and unfurnished (up to 6 months)
- unfit to live in because of major repair work or structural alteration (12 months from the date it was last occupied)
- empty because the owner has died (until confirmation of their estate, then for 6 months after confirmation if it is still unoccupied).

Occupied property exemptions

An occupied property may be exempt from Council Tax if the only people who could be liable have a severe mental impairment; this will include some people who are living with dementia. If you live with someone who has a severe mental impairment, see information about discounts on page 6.



Council Tax reductions and discounts

Disability reduction scheme

The disability reduction scheme may reduce your bill if you or someone you live with has a permanent disability and you have either:

- an additional bathroom or kitchen for the use of the disabled person, or
- a room (other than a bathroom, kitchen or toilet) mainly used by the disabled person to meet their needs, or
- extra space indoors which is needed so someone can use a wheelchair.

The disability reduction scheme can reduce your Council Tax by one Council Tax band, or will reduce what you have to pay if you are in Band A.



Discounts

Council Tax bands assume that there are two or more people over the age of 18 living in each home. There is a 25% discount on the bill if only one person counts as living there.

People who live in a property but do not count for Council Tax purposes include:

- someone who receives a disability benefit like Attendance Allowance whose doctor has completed a certificate to say that they are severely mentally impaired
- a live-in carer, whether paid or not, caring for 35 hours or more a week for someone who receives a disability benefit like Attendance Allowance. This does not apply if you are caring for your partner
- someone who normally lives in hospital or care home (temporary stays do not count)
- you normally live somewhere else.

Call **Age Scotland's Helpline** on **0800 12 44 222** for more information.



Empty and second homes

Councils can provide discounts for empty homes and second homes but the amounts vary locally. Contact your local council for details.

Empty homes

Councils can offer a discount of between 10% and 50% if a home has been unoccupied for six to twelve months. The empty property will also be exempt for the first six months.

Second homes and holiday homes

Councils must offer a second homes discount of between 10% and 50% on furnished second homes or holiday homes. The property must not be anyone's normal home but must be furnished and lived in for at least 25 days per year.

Other discounts

Councils can make other discounts available in their area, for example because of hardship or a natural disaster.



Council Tax Reduction

If you have a low income and modest savings you may be entitled to Council Tax Reduction. Council Tax Reduction is means-tested, so it looks at your income and savings. Savings under £16,000 are ignored and if you receive Council Tax Reduction because of your Pension Credit claim your savings are ignored completely.

If you want to check whether you might be eligible for Council Tax Reduction see our **Council Tax Reduction** guide or call **Age Scotland's helpline** on **0800 12 44 222** and speak with an adviser.

Second Adult Rebate

Second Adult Rebate is a type of Council Tax Reduction which is not means-tested on the circumstances of the person liable to pay the bill, but on the circumstances of someone who is not their partner who lives with them.

You can qualify if there is at least one other adult over 18 living with you who is not liable for the Council Tax bill and is not disregarded because of their circumstances. They must have income below a certain amount or be in receipt of certain benefits and not be paying you rent.

You can be awarded either Second Adult Rebate or Council Tax Reduction, not both. The council will award you whichever is the higher amount.



Useful contacts

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 for a copy of our publications list or download / order copies from our website at **www.agescotland.org.uk**.

Citizens Advice Bureau (CAB)

Citizens Advice Scotland has developed an online calculator which can help you work out whether you are entitled to help with council tax. Its is available on their website **www.checkmycounciltax.scot**.

For free, confidential and independent advice on a wide range of topics including housing, money, benefits, employment and consumer issues, you can contact **Citizens Advice Scotland** on **0800 028 1456**, or visit their website **www.cas.org.uk**.

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 guide 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.

This guide may be reproduced in whole or in part in unaltered form with due acknowledgement to Age Scotland. Reproduction in any other form is not permitted without written permission from Age Scotland.

How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting [**age.scot/roundup**](https://age.scot/roundup)



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



[**/agescotland**](https://www.facebook.com/agescotland)



[**@AgeScotland**](https://twitter.com/AgeScotland)



[**@age_scotland**](https://www.instagram.com/age_scotland)



[**/AgeScotland**](https://www.linkedin.com/company/AgeScotland)

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk

Follow us on social media:



/agescotland



@AgeScotland



@age_scotland



/AgeScotland



We are grateful to the
Scottish Government for
part-funding this publication

