

# Council Tax Support



## Help with your **Council Tax**

Information and advice to help you **love later life**

# What is Council Tax Support?

Council Tax Support, also known as Council Tax Reduction, is a benefit to help people who are on a low income or claiming certain benefits to pay some of their Council Tax bill.

Each local council is responsible for operating its own Council Tax Support scheme so there may be differences across the country in eligibility and the amounts of support given.

Council Tax Support replaced the old Council Tax Benefit scheme in April 2013.

The information in this guide is not applicable in Northern Ireland. Contact Age NI for more information (see page 9).

## Can I claim it?

If you're on a low income or claiming certain benefits you may be able to claim Council Tax Support. You can claim whether you own your own home or are renting, and whether you're working, unemployed or retired.

# How much will I get?

The amount of Council Tax Support you will get depends on many factors, including:

- which benefits you receive
- your age
- your income
- your savings
- who you live with
- how much Council Tax you pay

You may get more Council Tax Support if you receive a disability benefit such as Attendance Allowance, Disability Living Allowance, Personal Independence Payment, or receive Carer's Allowance.

Another benefit, called Pension Credit, allows you to top up your weekly income. If you are over Pension Credit qualifying age (which is currently 64 years and six months as of April 2018), you should be given the same level of support under Council Tax Support as you received under the old Council Tax Benefit rules.

If you receive the Guarantee Credit part of Pension Credit you may get your Council Tax paid in full. If you don't receive the Guarantee Credit part of Pension 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 receive Pension Credit, it's a good idea to get a benefits check to make sure you're not missing out on any money. Even a small amount of Pension Credit can entitle you to other support, such as Council Tax Support. Contact your local Age UK or go to [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) to use our online benefits calculator.

## Are there any other discounts or exemptions I can claim?

Other than Council Tax Support, there are other discounts or 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.

You could also receive discounts or exemptions to your Council Tax bill if:

- you and/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 that make it suitable for someone living in it who has a disability
- your property is empty – for example, if you have left it to go into hospital or a care home
- your sole or main residency is somewhere else
- you have another person living with you who is not your partner and whose income is low (known as Second Adult Rebate). This is not available in Wales.

Some local councils may also offer discretionary discounts, for example because of hardship or a natural disaster, such as if your home is flooded. Check with your local council to find out what support they offer and be prepared to provide evidence to them.

## How do I apply?

Contact your local council to see whether you can claim any discounts or exemptions on your Council Tax bill.

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

## What if my application is turned down?

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

You should first appeal 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 (see page 9). You have two months to make an appeal after receiving the decision from your local authority. The contact details should be on your decision letter. In Wales, you can appeal to the Valuation Tribunal for Wales (see page 9).

In England, you cannot appeal against a decision to refuse any discretionary discounts your local council may offer. In Wales, you can appeal against discretionary discount decisions.

Contact your **local council** to see whether you can **claim** **any discounts** or exemptions.

## **Alice contacted Age UK for advice after her husband was diagnosed with dementia.**

‘When Jim was diagnosed with dementia, we felt numb thinking about the changes that lay ahead of us. But we were glad to finally put a name to the problems he’d been experiencing.

‘We didn’t really know where to start so we went to our local Age UK for advice. The staff were very helpful and put us in touch with lots of local services, such as a day care service, which Jim now loves. They also suggested we should have a benefits check. I’d wondered if Jim’s illness might mean that he was entitled to a disability benefit, but I was surprised to learn that it also entitled us to 25% off our Council Tax bill. A woman from our local Age UK helped me fill in the forms and, sure enough, we found that we qualified for the discount.

‘I would never have thought about checking if we were entitled to a discount, but the reduced bill has been another weight off our shoulders.’



‘The **reduced bill** has been another **weight off our shoulders.**’

# Myth-busting

Many people **mistakenly believe they don't qualify** for Council Tax Support because they don't know the full facts.

Do any of these **apply to you?**




You can claim Council Tax Support whether you **own your own home or rent.**



If you have less than £16,000 in savings you may still be eligible. And if you receive the Guarantee Credit part of Pension Credit **you could get your Council Tax paid in full**, regardless of your savings.





**‘I’m still  
working** so  
I won’t be  
eligible.’

You can claim Council Tax Support whether you’re **working, unemployed or retired.**



‘My friend’s  
application  
**got turned  
down,** so  
mine will too.’

Everyone’s circumstances are different and **each local authority has their own set of rules.**



**‘I’m already  
claiming  
benefits** so I  
won’t be eligible.’

Council Tax Support is designed to help people who are on a low income or claiming certain benefits. The amount you’re entitled to **will depend on which benefits you receive.**



‘It’s **too  
complicated**  
to claim.’

If you need help with your claim, contact your local **Age UK who can help you.**

# Useful organisations

## Age UK

We provide advice and information for people in later life through our Age UK advice line, publications and online. Our publications are also available in large print and audio formats.

**Age UK Advice:** 0800 169 65 65

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

[www.ageuk.org.uk](http://www.ageuk.org.uk)

In Wales, contact

**Age Cymru:** 0800 022 3444

[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact

**Age Scotland:** 0800 124 4222

[www.agescotland.org.uk](http://www.agescotland.org.uk)

## Valuation Tribunal

Independent appeals tribunal that handles Council Tax appeals.

Tel: 0300 123 2035

[www.valuationtribunal.gov.uk](http://www.valuationtribunal.gov.uk)

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

[www.valuation-tribunals-wales.org.uk](http://www.valuation-tribunals-wales.org.uk)

The evidence sources used to create this guide are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)



## Providing the information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people across the UK to love later life. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate) or by calling **0800 169 87 87**.



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

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