Help with your Council Tax
What is Council Tax Support?

Council Tax is a property-based tax you pay to your local council. If you’re on a low income, you may be entitled to help towards paying your Council Tax. This is Council Tax Support, also known as Council Tax Reduction.

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. In Wales, the Council Tax Reduction Schemes are broadly the same in each local council area.
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, regardless of your employment status.

How much will I get?

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

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

“My care costs a lot more since my fall. But my Council Tax Support has helped me make ends meet.”

Reg, 89
Other benefits and Council Tax Support

You may get more Council Tax Support 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 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 read our guide Pension Credit, as even a small amount can entitle you to other support.

You should also get a benefits check to make sure you’re not missing out on any money. Contact your local Age UK or go to www.ageuk.org.uk/benefits-check to use our online benefits calculator.

“Age UK’s benefits calculator changed my life. I now get Council Tax Support and Pension Credit – giving me more money each month!”

Rosa, 71
Council Tax discounts and exemptions

Other than Council Tax Support, there are other discounts and exemptions you can claim to reduce your Council Tax bill. These could apply to you if:

• you live alone

• 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

• you have another person living with you who is not your partner and whose income is low (known as Second Adult Rebate). This isn’t available in Wales.

• your sole or main residency is somewhere else.

Some local councils may also offer discretionary discounts, for example because 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. In Wales, contact your local Age Cymru.

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 (page 7). You have two months to make an appeal after receiving the decision from your local council. These contact details should also be on your decision letter. In England, you can’t appeal against a decision to refuse any discretionary discounts your local council may offer.

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

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

In England, contact 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: **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
Independent appeals tribunal that handles Council Tax appeals.
Tel: **0303 445 8100**
www.valuationtribunal.gov.uk

In Wales, contact Valuation Tribunal for Wales
Tel: **01633 255003**
www.valuation-tribunals-wales.org.uk

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What should I do now?

You may want to read some of our other relevant guides, 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 will also be able 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.