



Llywodraeth Cymru
Welsh Government

Are you eligible to pay less Council Tax?

Read this booklet to
find out whether you
are eligible to pay less
Council Tax.

March 2022



Council Tax is charged on all homes and it is usually paid if you are over 18 and own or rent your home.

For the purposes of Council Tax a person 18 or over is considered 'an adult'.

The following circumstances may make an individual eligible to pay less Council Tax.

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Low Income Household

If your household is on a low income, you could receive support towards some or all of your Council Tax bill through the **Council Tax Reduction Scheme**.

If you are eligible for the benefits below, regardless of whether you are receiving them or not, then you can receive support towards your Council Tax bill:

- Job Seekers Allowance.
- Employment Support Allowance.
- Pension Credit.
- Income Support.

If you think your bill has not already been adjusted for this, you can contact your local authority's Council Tax department to have your entitlement assessed. You may also be able to get support even if you are not eligible for these benefits.

To work out if you're entitled to a reduction and how much it would be, your local authority will look at your weekly income and any capital you may have. Capital includes savings and property that you own.

How much of a reduction you are entitled to also depends on who lives with you and their personal circumstances, and whether you are of working age or a pensioner.

You are **not eligible** to a reduction if you are:

- **Aged under 65 and have capital of £16,000 or more.**
- **Aged over 65 and have capital of £16,000 or more (unless you or your partner gets the Guarantee Credit part of Pension Credit).**

Universal Credit

If you receive Universal Credit you should contact your local authority to make sure that they have assessed you for a reduction to your Council Tax.

Read the booklet to find out if other discounts and exemptions apply to you and your household.

This is the list of people who are not counted towards the Council Tax bill for a property

- A person aged 17 or under.
- A person aged 18 and someone is entitled to receive Child Benefit for them.
- A person under 20 years old who has left school or college after 30 April of that year. (They are not counted for Council Tax until 1 November of the same year, whether or not they take up employment during that time).
- A person on a government training scheme or some apprentice schemes.
- A full time student, including correspondence or on-line courses (If the property is occupied only by students then it is exempt from Council Tax altogether. See page 6).
- A student nurse.
- Foreign Language Assistant on the official British Council programme.
- A spouse, civil partner or dependant of a student (who is a non-British citizen) who is not allowed under immigration rules to claim benefit or work in the UK.
- A person diagnosed as Severely Mentally Impaired (SMI) (see page 7 for explanation on eligibility).
- A person who is staying in certain hostels or night shelters e.g. Salvation Army or Church Army Hostel.
- A person living in a hostel which provides care or treatment because of old age, physical or mental disability, past or present mental illness, or past or present alcohol/drug dependence.
- A live-in care worker (see page 8 for explanation on eligibility).
- A person in prison or someone in detention either awaiting deportation or under mental health legislation.
- Someone living in a bail or probation hostel.
- Member of a religious community.
- A member of a visiting armed force and their dependants.
- A person caring full-time for someone who is not their husband, wife, partner or child under 18 (see page 8 for explanation on eligibility).
- A person currently undergoing a long-term period as a hospital patient and who lives in hospital.
- A person living in a care home, nursing home or mental health nursing home.
- Care leaver.
- A diplomat.

Are you the person paying Council Tax?

If you **live alone** you are entitled to a **25%** Council Tax discount.

If you **live alone** and you fall into one of the categories on page 4 you could get a **50%** discount.

If you live alone and are severely mentally impaired you will be exempt from paying Council Tax – see page 7.

Who else lives in the property with you?

If you are the only adult living in a property with one or more people from any of the categories on page 4 you could get a **25%** discount.

Example:

Susan spends 35 hours a week looking after her adult son James, who has severe learning disabilities, and is disabled and requires the use of a wheelchair. James receives the middle rate care component of Disability Living Allowance and has been diagnosed by a doctor as severely mentally impaired. Susan's husband Mark also lives in the house but does not spend 35 hours a week looking after James.

Susan can be disregarded as she is a carer. James can be disregarded as he is severely mentally impaired. Mark would be the only resident considered to be living in the property, and therefore a 25%

discount would be applied to the Council Tax bill. As the property has been adapted with extra space inside to allow for the use of James's wheelchair, the Council Tax bill will also be reduced by one valuation band – see page 9.

If you are the only adult living in a property with one or more people from any of the categories on page 4, and **you also fall into one of these categories**, you could get a **50%** discount.

Example:

John, who is suffering from dementia receives the higher rate of Attendance Allowance and has been diagnosed by a doctor as severely mentally impaired. He lives with his daughter Jane and son in law David. Jane cares for him for at least 35 hours a week. David also cares for John for 35 hours a week, on weekends and before and after going to work. Jane and David also have a 13 year old son and 15 year old daughter living with them.

Jane and David can be disregarded as carers. John can be disregarded as he is severely mentally impaired. Both children can be disregarded as they are under 18 years old. All the residents in this property can be disregarded so a 50% discount would be applied to the Council Tax bill.

Student

If you are a full-time student, you are **exempt** from paying Council Tax if you live:

- **in a flat, house or bedsit on your own or with only other students**
- **in a room in halls of residence.**

If you fall into one of these categories, your term-time address is classed as your main residence throughout the period of your course. This means you continue to be exempt during the summer months.

If you are a full-time student living with someone who is not a student you will not be counted towards the Council Tax bill for the property (see page 4).

To be considered a full-time student:

Your course must:

- involve at least 21 hours study (or equivalent) per week
- involve attendance on the course for at least 24 weeks per year.

or

You must be under 20 and studying for a qualification up to A level and your course must:

- last at least 3 months
- involve at least 12 hours study per week.

or

You are an international student who is:

- not a British citizen
- prevented by immigration from taking paid employment or from claiming benefits whilst in the UK.

A student nurse and a person on a training/ apprentice scheme are not counted towards the Council Tax bill of a property. See page 4.

Severely Mentally Impaired (SMI)

Anyone who is medically certified as having a severe impairment of their intellectual or social functioning, that appears to be permanent, may be eligible to a Council Tax discount.

Conditions that may lead to severe mental impairment include dementia, Alzheimer's disease, Parkinson's disease, severe learning difficulties, a stroke, but other conditions may also apply. To be eligible, the SMI person **must also be entitled** to one of the following benefits (whether receiving them or not):

- Incapacity Benefit.
- Attendance Allowance.
- Severe Disablement Allowance.
- Disability Living Allowance (higher or middle rate care component).
- An increase in disablement pension (as constant attendance is needed).
- Disability Working Allowance.
- Income Support (which includes a disability premium).
- Unemployability Supplement or Allowance.
- Constant Attendance Allowance.
- Personal Independence Payment.
- Armed Forces Independence Payment.

- Universal Credit (in circumstances where a person has limited capability for work and/or work related activity).

If you have been diagnosed as SMI by a doctor and you are living alone or only with others who are SMI, you will be **exempt** from paying Council Tax.

If you have been diagnosed as SMI by a doctor and you live with one adult (not on the list on page 4) your household will receive a **25% discount**.

If you have been diagnosed as SMI by a doctor and you are living with 2 or more adults there will be **no reduction** (if neither is on the list on page 4).

See also 'person diagnosed as SMI' on page 4.

Remember this discount can also be applied together with a reduction in valuation band, if relevant. See page 9.

A self-contained annex, where the occupant is severely mentally impaired and is a dependent relative of the owner of the main house, will **not be charged** Council Tax.

Carer

To be considered a carer for the purposes of Council Tax you must meet all of the following criteria:

- You must provide care for at least 35 hours a week.
- You must live in the same property as the person you care for.
- You must not be the spouse or partner of the person you care for, or their parent if you care for a child under 18.
- The person you care for must be entitled to one of the following:
 - the middle or higher rate of the care component of Disability Living Allowance
 - the daily living component of Personal Independence Payment at any rate
 - Attendance Allowance at any rate
 - Armed Forces Independence Payment
 - the highest rate of Constant Attendance Allowance.

You do not have to claim Carer's Allowance to qualify for this discount, and your income and savings will not affect your eligibility.

You could get **50%** discount as a carer when everyone else living in the property is on the list on page 4. The same applies if there are 2 carers in the property.

You could get **25%** discount if you are a carer and there is also 1 person living in the property who is not on the list on page 4 (see examples on page 5).

If you are a carer living with 2 or more adults there will be **no reduction** (if neither is on the list on page 4).

Remember this discount can also be applied together with a reduction in valuation band, if relevant. See page 9.

Someone who has left their property empty and it is no longer their main residence may also be exempt from paying Council Tax. This would apply to a carer who is providing live-in personal care due to old age, disablement, illness, alcohol or drug dependence, or mental disorder.

See also 'Live-in care worker' on page 4 and 'Empty property' on page 10.

Care leaver

The Welsh Government is committed to doing everything we can to support care leavers and enable their successful transition into adulthood and independent living. If you are a care leaver, you may be exempt from paying council tax if:

- You live in Wales.
- You are 18 or over but have not yet reached 25.

In 2019, the Welsh Government made eligible care leavers under 25, residing in Wales exempt from council tax.

Where dwellings are occupied by one or more care leaver or where every resident is either a care leaver, student or severely mentally impaired person, that dwelling is exempt from paying council tax.

The Welsh Government has also ensured that eligible care leavers who live in households with other people are exempt from the payment of council tax from 1 April 2022.

Disability

If your property has been adapted in at least one of the ways listed below for someone who is substantially and permanently disabled living in the property, you'll be eligible to get your Council Tax bill **reduced by one valuation band**. For example, if the property is valued in Band C, the bill will be charged in Band B.

- An additional bathroom or kitchen to meet the needs of the disabled person.
- Addition of a room or adaptation of an existing room (other than bathroom, kitchen or toilet) to meet the needs of, and used mainly by, the disabled person.
- Extra space inside the property to allow for the use of a wheelchair.

To qualify for a reduction in your valuation band, the adaptation must be essential or of major importance to the disabled person's well-being. No reduction is available where adaptations have only been made outdoors.

Remember this reduction can also be applied together with other discounts. Other pages in this booklet may apply to your circumstances. See examples on page 5.

Annex

A self contained annex, where the person who lives in it is a dependent relative of the owner of the main house, will **not be charged** a Council Tax bill.

- The dependent must be:
65 or over, or diagnosed by a doctor as severely mentally impaired or have a substantial and permanent disability.

Empty Property

When an empty property is being sold after the death of the owner the property is **exempt** of Council Tax for 6 months after the granting of probate.

Some homes don't get a Council Tax bill for as long as they stay empty. These include empty homes:

- of someone in prison
- of someone who's moved into a care home or hospital
- that have been repossessed
- where the occupation is prevented by law
- that remain unoccupied and unfurnished for up to 6 months.

You may be eligible for a Council Tax discount for up to 12 months if your home is undergoing major repair work or structural changes.

Backdating

Talk to your local authority if you feel your Council Tax reduction, discount or exemption could also be backdated.

Help

If you are having problems managing to pay your Council Tax bill you can get help and advice from your local Citizen's Advice Bureaux. They provide free, confidential and independent advice, available face-to-face and by telephone. Some offer home visits and email advice.

You can find details for your local bureau at:

www.citizensadvice.org.uk tel: **03444 77 20 20**
text relay: **03444 11 14 45**

Debt advice is available from:

www.stepchange.org tel: **0800 138 1111**
www.nationaldebtline.org tel: **0808 808 4000**

Information on Council Tax can also be found at:

www.moneysavingexpert.com

How to apply for Council Tax discount or reduction

Local Authorities in Wales are responsible for managing Council Tax. If you think you may be eligible for a Council Tax discount or reduction you should contact your Local Authority Council Tax department directly on the following numbers:

Blaenau Gwent	Tel: 01495 355212
Bridgend	Tel: 01656 643391 (Council Tax advice) 01656 643396 (Council Tax reduction advice)
Caerphilly	Tel: 01443 863002 (Council Tax advice) 01443 864099 (Council Tax reduction advice)
Cardiff	Tel: 029 2087 2087 (English) 029 2087 2088 (Welsh)
Carmarthenshire	Tel: 01554 742200 (Council Tax advice) 01554 742100 (Council Tax reduction advice)
Ceredigion	Tel: 01970 633252
Swansea	Tel: 01792 635382 (Council Tax Discounts – Exemptions) 01792 635353 (Council Tax Reduction – based on Income/Capital)
Conwy	Tel: 01492 576607 (Council Tax Discounts – Exemptions) 01492 576491 (Council Tax Reduction – based on Income/Capital)
Denbighshire	Tel: 01824 706000
Flintshire	Tel: 01352 704848

Gwynedd	Tel: 01286 682689
Isle of Anglesey	Tel: 01248 750057
Merthyr Tydfil	Tel: 01685 725000
Monmouthshire	Tel: 01633 644630
Neath Port Talbot	Tel: 01639 686838
Newport	Tel: 01633 656656
Pembrokeshire	Tel: 01437 764551
Powys	Tel: 01597 827463 (Council Tax advice) 01597 827462 (Council Tax reduction advice)
Rhondda Cynon Taf	Tel: 01443 425002
Torfaen	Tel: 0300 456 3559
Vale of Glamorgan	Tel: 01446 709564 (Council Tax advice) 01446 709244 (Council Tax reduction advice)
Wrexham	Tel: 01978 298992

Email addresses and phone numbers can also be found at gov.wales/counciltaxhelp

Large print, Braille and alternative language versions for this document are available on request.