

## HELP WITH YOUR COUNCIL TAX

### Council Tax Reduction

Council Tax Reduction (CTR) is a reduction you may be able to get on your council tax if you're on a low income. Although each local authority in England has its own CTR scheme, there are some general rules about who can apply for CTR:

- You must live in the property where you're applying for CTR and it must be your only or main residence.
- You must be responsible (or liable) for paying council tax. You may be responsible for the council tax even if your name is not on the bill or you may be jointly responsible for the council tax with someone else.
- You should also check whether the property is exempt from council tax or whether there are discounts that apply.
- You won't normally be allowed to apply for CTR if you're subject to immigration control, although there are some exceptions to this rule.
- You won't be allowed to claim CTR if you don't satisfy the habitual residence test. You must show that you have the 'right to reside' in the UK and also that you are habitually resident in the UK, Channel Islands, Isle of Man, or the Republic of Ireland.
- Your local CTR scheme is likely to exclude some people from applying because they have too much capital (either savings or some types of property).
- Discretionary reductions may be available even if you're not exempt from paying or entitled to a discount or reduction.

### Exemptions and discounts

Some properties are exempt from council tax altogether, either for a short period (i.e. six months) or indefinitely:

- Properties which are unoccupied due to the person who lived there going to live somewhere else (with family, in a care home or hospital) as a result of care needs
- Properties where all the residents are aged under 18
- Properties occupied only by people with severe mental impairment.

If there is someone (adult or child) living in a household who is substantially and permanently disabled the council tax bill for the property may be reduced.

There is a 25% discount for adults living alone or if others who live in the property are 'disregarded people' such as students or live in carers. If everyone who lives in the property is disregarded, there will still be a council tax bill, but there will be a 50% discount.

A local authority can offer a discount of 100% or less, or even no discount at all, on some properties.

**For more information or help about Council Tax Reduction, other help if you are a low income, or general advice please contact Paddock Wood Community Advice Centre at 64 Commercial Road, Paddock Wood, TN12 6DP Email: [info@pwadvice.org](mailto:info@pwadvice.org) Tel: 01892 838619**