

Getting Your Council Tax Reduced (*ref 15*)

There are three main ways of reducing your Council Tax Bill. (1) **Exemption** from the bill entirely; (2) Means-tested **Council Tax Benefit**, (3) **Council Tax Discounts**.

1. Exemption: The dwelling where you are residing is exempt from Council Tax if you and any other occupiers are 'severely mentally impaired'.

To be exempt there can be no-one else living in the property who would be liable under the ordinary rules. For example, if a carer lives with you, your dwelling is not exempt.

People who are 'severely mentally impaired' applies to anyone who:-

- 'has a severe impairment of intelligence and social functioning (however caused) which appears to be permanent' and;
 - has a certificate from a registered medical practitioner confirming this, and;
 - is entitled to one of the following:
Disability Living Allowance care component middle or higher rate
Attendance Allowance, constant Attendance Allowance (Industrial Injuries or War Pensions Scheme) or equivalents
Incapacity Benefit
Severe Disablement Allowance
Income Support with a disability premium
- Or, you are over pension age and would get one of the above were it not for your age.

2. Council Tax Benefit: If your savings are below £16,000 and you are on a low income, you can apply for a means-tested reduction of your council tax bill. If you are on income Support, you will get the maximum reduction allowable.

If other people live in your home, there are complex rules about what contribution local councils have to assume these people make to your Council Tax. If you have someone else living in the same house as you (e.g. as a house-sharer or a friend) they too may be able to get a discount if they are on a low income. This is called 'Second Adult Rebate' and your local council can advise on this.

3. Council Tax Discounts: if a property has been adapted to cater for the needs of a disabled occupant, the council can often base your Council Tax Bill on a lower amount than it would otherwise be. If you live alone, you are entitled to 25% off the Council Tax bill. These discounts are not means-tested, and councils can, again, advise whether they can do this for you.

If you require further information or have other queries contact Housing Options.

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