

Council Tax Reduction Factsheet

If you are struggling to pay your Council Tax bill and fall into the following categories, you may be eligible to claim Council Tax Reduction:

- You're on a low income or claiming benefits
- Your savings are below a certain level - usually £16000
- You have a liability to pay Council Tax at your address

What if I am disabled?

If you have certain facilities in your home because you have, or someone who lives with you has a disability, you may be entitled to a reduction in your Council Tax bill.

In this context 'Disabled person' means a person who is substantially and permanently disabled. They can be an adult or a child and do not have to be responsible for paying the Council Tax bill. This reduction means your property will be considered in the valuation band immediately below the actual band shown in the valuation list.

You may be eligible:

- If you have an additional bathroom or kitchen to meet the needs of the disabled person
- If a room (other than bathroom, kitchen or toilet) to meet the needs of, and used mainly by, the disabled person. The room or wheelchair must be essential, or of major importance, to the disabled person's wellbeing due to the nature and extent of their disability.
- If extra space inside the property to allow for the use of a wheelchair. Wheelchairs for outdoor use only are excluded. An extra room does not need to have been specially built, but your home will not qualify for a reduction unless the room is essential or of major importance to the disabled person.

What if I live on my own?

You may be entitled to **Single Person Discount** if you are the only adult living in a property which is your sole or main residence you are entitled to a discount of 25%.



Are there any other groups of people that have discounted CTR?

Disregarded Persons Discount - People in the following groups do not count towards the number of adults living at a property:

- Full time students
- Student nurses
- Apprentices and youth training trainees
- Patients in hospital
- Patients in care homes
- People who are severely mentally impaired
- People who are staying in certain hostels or night shelters
- 18 and 19 year olds who are still at school or have just left school
- Care-workers working for low pay (usually for charities)
- People caring for someone with a disability who is not a spouse, partner or child under 18
- Members of religious communities (e.g. monks and nuns)
- People in prison (except those in prison for non-payment of Council Tax or a fine)
- People aged over 18 and entitled to child benefit
- Members and dependants of visiting forces
- Non British spouse of students
- Diplomats

The bill for a property where one of two residents is not counted will be the same as that for a property with only one resident, i.e. you will receive a 25% discount.

If someone who is not counted lives alone, or only with others who are not counted, a 50% discount applies.

What if I am a Student?

Students who are exempt from the Council Tax charge can fall into one of four different categories:

1. A student enrolled on a full-time course of education, lasts for at least one academic year or calendar year. To be considered full-time the student is normally required to attend for periods of at least 24 weeks in a year, undertake periods of study, tuition or work experience which together in each academic or calendar year amount to an average of at least 21 hours a week. Where a course includes periods of work experience, it is not treated as a full-time course of education unless the hours of study and tuition exceed the number of hours of work experience when aggregated for the course as a whole.



2. A student under 20 years of age undertaking a qualifying course of education. The course requires at least 12 hours per week to be spent on relevant activities on the course. It must last for at least 3 months and must not be Higher Education.

3. A school or college leaver, a person who is under the age of 20 and has left school or college on or after 1st May. This exemption applies to the period from 1st May to 31st October in the same year. This applies even if the school/college leaver does not go onto full-time education or they find employment immediately after leaving school/college. School and college leavers can continue to be exempt if they go on to some other form of further or higher education.

4. To qualify for an exemption a spouse, civil partner (or those living together as though they were civil partners) or a dependant of a student must:
 - Not be a British citizen, and
 - Be prevented by immigration regulations from either taking paid employment or from claiming benefits whilst living in the UK.

For further information please call your Local Council or Cardiff Council on 029 2087 2087 or email ctax@cardiff.gov.uk.
You can also contact Cadwyn's Financial Inclusion Team on 029 2049 8898 or email FITeam@cadwyn.co.uk.

