# Reducing your Council Tax bill

## Introduction

This factsheet explains four different ways in which you could reduce your Council Tax bill. Although the four ways are not specifically for blind and partially sighted people, one or all of them may apply to you.

1. Your local authority’s Council Tax Support Scheme
2. The disability reduction scheme
3. Single person’s discount
4. Second adult rebate

## Council Tax Support

The aim of all Council Tax Support (also known as Council Tax Reduction or CTR) schemes is to help people on low incomes with their Council Tax bill.

Each local authority designs its own Council Tax support scheme, so the qualifying rules and how much of a reduction you might be entitled to varies. In general terms your household income and how many people you have living with you **will** affect how much support you get.

### Non-dependants

You may get less support with your Council Tax bill if you have a “non-dependant” living with you. A non-dependant is someone who lives in your home. They could be relatives, friends, or children who have left school or college and who you no longer receive Child Benefit for.

Your local authority should **not** reduce your support because of a non-dependantif you are registered blind (severely sight impaired), **or** if you

receive one of the following:

* Attendance Allowance;
* Constant Attendance Allowance;
* Disability Living Allowance middle or highest rate care component;
* Any rate of the daily living component of Personal Independence Payment or Armed Forces Independent Payment.
* Universal Credit that includes a work capability amount
* Employment & Support Allowance (if in Scotland – if in England seek advice on this)
* Severe Disablement Allowance
* The disabled worker element of Working Tax Credit

or

* Is over pension age and would have been entitled to one of the above benefits if under pension age.

There are several other exception rules relating to those people who are treated as non-dependents. Please contact our Helpline for more information (details given at the end of the factsheet).

### How to claim Council Tax Reduction

You can fill in a form or apply online. Your local council should also let you apply by telephone if this is necessary for you. If you live with a partner, only one of you needs to apply.

To claim Council Tax Reduction you must also:

Be habitually resident in the UK – this is decided by looking at a number of factors including reasons for coming to the UK, the length of your stay, future intentions, and previous links with the country.

These rules are complicated and there are some exceptions, so contact our Helpline if you think you may have difficulty passing these tests.

## Disability Reduction Scheme

Your local authority can reduce your Council Tax bill if you, or anyone else living in your home, is “substantially and permanently disabled” and needs adaptations **or** extra space in your home because of this.

To qualify, this must be your main home and it must contain **one** of the following:

* a room other than a bathroom, kitchen or lavatory used predominantly to meet the needs of a disabled person
* an additional kitchen or bathroom for the use of a disabled person
* extra space inside your property so that a wheelchair can be used.

Your local authority must also be satisfied that the room or adaptation is **essential or of major importance to your wellbeing because of the nature and extent of your disability**.

For example, some blind or partially sighted people need an extra room to store bulky equipment such as a CCTV, braille equipment or an exercise bicycle. Or you may have had an extra bathroom put in because of mobility problems.

If you qualify for a disability reduction, your local authority will reduce your bill to the band below the valuation band of your home. If your home is valued at band A (which is the lowest band) you will be eligible for a reduction of a sixth off your bill.

When your property was valued for Council Tax, your local authority should have ignored any special features that added value to your home that you needed because of your disability. Likewise, your local authority should have taken into account any features which reduce your home’s value.

Local authorities have some flexibility when considering reductions for people with disabilities, but we recommend that you make a claim if you think you are entitled.

## Single person’s discount

If you live on your own, you should automatically receive a **single person’s discount** of 25 per cent off your Council Tax bill.

You can also get a 25 per cent reduction if the person you live with is exempt from paying Council Tax. Exempted groups include:

* people with severe mental impairments
* some types of carers (but not if the carer cares for their partner)
* anyone under 18
* full-time students.

Contact your local authority if you think you should receive a single person’s discount and have not received one.

## Second Adult Rebate

You may be able to reduce your bill further under a scheme called the Second Adult Rebate if you live with someone who receives any of the following:

* income-related Employment and Support Allowance
* income-based Jobseekers Allowance
* Income Support
* Pension Credit

The Second Adult Rebate could reduce your Council Tax bill by up to 25 per cent. The council will ignore income from:

* Personal Independence Payment (PIP)
* Disability Living Allowance (DLA)
* Attendance Allowance (AA)
* Armed Forces Independence Payments (AFIPs)

Some other types of payments, such as those from charities, can also be ignored. Contact your local authority for more information.

## Further information

If you would like any more information about reducing your Council Tax bill you can speak to our Advice team by calling our Helpline. Our advisors can also carry out a full benefit check with you and give you advice about applying for other benefits you may be missing out on.

Our Legal Rights Service is available to offer you help with more complex benefit cases. If you would like to challenge a benefit decision, or think you should be awarded more than you have been, we can help you with the appeals process.

As well as putting you in touch with our specialist advice services, our Helpline is your direct line to all the other support, advice and products available from RNIB.

If you contact our Helpline, we can:

* give you information about your eye condition and available treatments
* provide emotional support from qualified counsellors
* let you know about the people, services and organisations available to help people with sight loss in your local area
* help you join and use our library service of over 40,000 titles in braille, Moon, giant print and audio.

Call our Helpline on **0303 123 9999**, we’re ready to answer your call Monday to Friday 8am to 8pm and Saturday 9am to 1pm. You can also email us at [**helpline@rnib.org.uk**](mailto:helpline@rnib.org.uk).

The factsheet gives general guidance only and is not an authoritative statement of the law.



**RNIB Legal Rights Service**

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