



Pay less Council Tax

Council Tax Benefit
Second Adult Rebate
Discounts
Disabled Band Reductions
Exemptions

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working for you



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Revenues and Benefits Service
Civic Centre, Ferrybridge Road, Castleford WF10 4JH
Telephone 0845 8 504 504 (Benefits)
0844 90 20 205 (Revenues)
www.wakefield.gov.uk/housing/benefits
www.wakefield.gov.uk/counciltax

Our aim is
'to deliver the right benefit/bill to the right people at the right time'



What reductions are available?

Council Tax Benefit

Council Tax Benefit is help for anyone who is on a low income to pay their Council Tax. Council Tax Benefit is worked out by your local Council using rules set out by Parliament. Anyone who has to pay Council Tax can claim Council Tax Benefit. If you have savings over £16,000 you will not get Council Tax Benefit unless you receive Pension Credit (Guarantee Credit).

Second Adult Rebate

Second Adult Rebate is intended to assist single householders with their Council Tax if they share their homes with someone who is on a low income.

Discounts

The full Council Tax bill assumes that there are two persons over 18 years old living in a property. If there are fewer people in the property, then a discount may apply.

Disabled Band Reductions

Your bill may be reduced if your home has certain features which are essential, or of major importance, to the well-being of a person with a disability, whether an adult or child, who lives in the building.

Exemptions

When a property is empty, there may be a time when it is 'exempt' from Council Tax. This means that the person responsible for Council Tax has nothing to pay. Also, certain properties may be exempt even when people are living in them. For example, if all the people living there are full-time students.

About Council Tax Benefit

How to claim

You can claim Council Tax Benefit at any time, in one of the ways below:

- By telephoning the service on 0845 8 504 504, where we can complete a form over the telephone, send an application form to you or arrange to visit.
- By completing the forms given to you by the Job Centre or Pension Service when you claim Income Support, Job Seekers Allowance, Employment and Support Allowance or Pension Credit.
- By obtaining a form from our reception area at the Civic Centre, Castleford or your local Wakefield District Housing, Service Access Point, and returning the completed form to us.
- By completing and submitting the application form on our website at www.wakefield.gov.uk/housing/benefits.

Whichever way you choose, don't delay, as you may lose some benefit.

When to make your claim

You should claim Council Tax Benefit as soon as you think you need help with your Council Tax. Benefit normally starts from the Monday following the

date we receive your form. We cannot normally backdate your claim.

If you know that you are going to need help some time within the next 13 weeks, for example your income is going to reduce; you can make a claim in advance of the change.

If you move home and claim for the first time, it is important that you claim Council Tax Benefit within the first week of your Council Tax liability.

We cannot usually pay benefit until you are living in your new home.

How do we work out Council Tax Benefit?

To work out your benefit we look at the income you have coming in each week, and then compare this income with your Needs Allowance (or Applicable Amount) which is the amount the Government says you need to live on.

The amount of Council Tax Benefit you get depends on:

- Your **savings**
- Your **income**
- Your **needs allowance or Applicable Amount**
- Your **Council Tax**
- Any **other adults** who may live in your home



If you have a partner, we must take into account their personal details.

Savings

If you and your partner have combined savings of more than £16,000, you will not get Council Tax Benefit, unless you receive Pension Credit (Guarantee Credit)

If you and your partner are under the qualifying age for Pension Credit and have savings of £6,000 or less, we will ignore them in working out your benefit. If you have over £6,000, for every £250 of savings you have over £6,000, we must add £1 onto your weekly income. For example if you have £8,100.00 we would add £9 onto your weekly income.

If you or your partner are of the qualifying age for Pension Credit or over and have savings of £10,000 or less, we will ignore them in working out your benefit. If you have over £10,000, for every £500 of savings you have over £10,000, we must add £1 onto your weekly income. For example if you have £10,120.00 we would add £1 onto your weekly income.

We ignore any actual interest your savings earn. The interest from your savings is taken into account as capital.

Some examples of savings would be:

- Money in a bank or building society
- National Savings Certificates, stocks, shares, premium bonds

- Second properties
- Tax refunds

Income

This is the money you and your family have coming in at regular intervals.

Examples of this would be:

- Social security benefits
- Tax credits
- Work pensions
- Wages

We can ignore certain parts of your income, such as Disability Living Allowance, Maintenance or Child Benefit, but you must still tell us about them.

Needs Allowance (or Applicable Amount)

Parliament sets the minimum level of income you need to live on. This is called your **Applicable Amount**, and is made up of Personal Allowances and Premiums.

Personal Allowances take account of:

- Your age
- Whether you are single or a couple
- How many dependant children you have

Premiums recognise any special needs that exist, such as:

- Families
- Disabilities
- Carers

Your allowance and any premiums which may apply are added together, to give your Applicable Amount.

This is individual to your particular circumstances and cannot be altered unless your circumstances change.

Other Adults

If you have other adults living in your home, they will be expected to pay something towards the Council Tax.

The rules say we must make fixed deductions from your Council Tax, based upon the income of the other adult.

For more information about this see our fact sheet entitled, 'Other people in your home'.

The calculation

Once we have considered your full circumstances we compare your income with your Applicable Amount.

If you receive Income Support, Job Seekers Allowance (Income Based), Employment Support Allowance (Income Related) or Pension Credit (Guarantee Credit), we will pay your full Council Tax, less any deductions for other adults.

If your income is less than your Applicable Amount we will pay your full Council Tax, less any deductions for other adults.

If your income is more than your Applicable Amount, your Council Tax

Benefit will be your weekly Council Tax less any deduction for other adults, and then reduced by 20p for each £1 your income exceeds your Applicable Amount.

To check whether you may be entitled visit our website

How do we pay Council Tax Benefit?

Your benefit will be shown as a credit on your Council Tax bill. This means that you will not actually get any money, but your Council Tax bill will be reduced.

From what date will we pay your Council Tax Benefit?

We will generally pay your benefit from the Monday following the date we receive your claim.

Can we backdate your entitlement?

We are unable to backdate Council Tax Benefit prior to the date you make your claim unless you can prove exceptional circumstances for not having claimed earlier. This is called proving 'good cause'. Applications for backdating should be made in writing, stating clearly the date from which you wish to claim benefit and the reasons you have not claimed at that time and up until the date your application was actually made. If we decide you satisfy 'good cause' your Council Tax Benefit

can only be backdated a maximum of 6 months if you are of working age, 3 months for pension age customers.

How do we let you know the outcome of your claim?

Once we have calculated how much benefit you will be entitled to, we will write to you to let you know. The letter we send will include details of how your benefit has been calculated and the information we have used in the calculation. If any of the information in this letter is wrong you must let us know straight away.

How quickly will we let you know?

We aim to make a decision within 3 weeks and you can help us to achieve this by providing all the information requested as quickly as possible. At times it may take a little longer to deal with your claim but we will advise you of the expected time as soon as we receive your claim.

What if your circumstances change?

As Council Tax Benefit is calculated based upon your individual circumstances, should these change, then you must let us know. You can do this by telephone, letter, in person or email. You should let us know within one calendar month of the change occurring.

If you do not tell us that your circumstances have changed you

may lose out on benefit or be paid too much. If you receive too much, we will ask you to repay it.

What if you disagree with how we have worked out your Council Tax Benefit?

To talk to someone about your entitlement you can always give us a call and we will be happy to explain any letter sent to you.

If you want more detail in writing about how your Council Tax Benefit has been worked out you can ask us for a written explanation, this is known as a **statement of reasons**.

If you think the decision is wrong you can ask us to look at it again. This is known as requesting a **Revision**. If the decision is wrong we will change it.

Alternatively, you can also **Appeal** against the decision and this will be dealt with by a tribunal organised by The Tribunals Service.

If you wish to apply for either a revision or appeal, this must be done in writing, within one month of the letter telling you how much benefit you get. You must give as much information as you can in your request.

For more information on appeals please see our fact sheet entitled 'What if I disagree with the decision on my benefit?'

About Second Adult Rebate

Second Adult Rebate is for single householders who cannot get help with their Council Tax but who have other people living with them who are on a low income. The other adults on low income cannot be the householder's partner or a joint owner of the property. To get Second Adult Rebate you must be the person responsible for paying the Council Tax bill for your home

How much Second Adult Rebate could you get?

Second Adult Rebate can reduce your Council Tax bill by 25%, 15% or 7½%. The exact amount depends on:

- how many other adults live in your home, and
- their income

How to apply

You can apply in the same way as Council Tax Benefit (see page 3). You will not, however, be required to give details of your income and savings, only those of the other adults.

How will it be paid?

Your Second Adult Rebate will be shown as a credit on your Council Tax bill. This means that you will not actually get any money, but your Council Tax bill will be reduced.



About Discounts

The full Council Tax bill assumes that there are two adults (adult meaning aged 18 years or over) living in a dwelling. If only one adult lives in a dwelling as their main home, the Council tax bill is reduced by 25%.

If a property is nobody's main home, the Council Tax bill can be reduced by 50%. This can apply to empty properties and second homes.

Certain people are not counted when looking at the number of adults who live in a property. For example, if two people occupy and one person falls into one of the discount categories (such as being a full time student), the bill is calculated as if one person is in occupation.

The following groups of people may be discounted for Council Tax purposes:

● **Students**

You will not be counted if you are a student (or an overseas student) on a full-time or qualifying course of education. You are a student for the purposes of discount if you are:

- attending a university or college course which lasts for at least an academic year, takes at least 24 weeks a year and involves at least 21 hours of study per week during term-time;

- under the age of 20, and studying for more than three months and at least 12 hours per week for any qualification up to A level, ONC or OND standard. Correspondence courses, evening classes or courses taken in connection with a person's job, such as on day release, are not included;
- Student nurses studying academic courses at universities or who are on Project 2000 courses are classed as students for council tax purposes;
- Foreign language assistants registered with the Central Bureau for Educational Visits and Exchanges are also treated as students;

You will not be counted if you are the spouse or dependent of a student, are not a British citizen, and are prevented by the terms of your permission to be in the UK either from taking paid employment or from claiming benefits.

● **School Leaver**

You will not be counted if you left school after 30th April until 1st November of the same year.

● **Student Nurses**

You will not be counted if you are a student nurse on a course leading to registration on any of Parts 1 to 6, or 8 of the nursing Register. Only student nurses studying from their first inclusion on the Register are not counted.

Nurses who are already on the Register but are taking further courses are counted. Student nurses studying academic courses at universities or who are on Project 2000 courses are excluded from this definition as they are considered as students.

● **People Living in Residential Care Homes, Nursing Homes, Mental Nursing Homes and Hostels Providing a High Level of Care**

You will not be counted if you live, and are receiving care, in one of these places, as long as it is your only or main home.

● **Resident Hospital Patients**

You will not be counted if you are a patient in a hospital that is your only or main home. If you are in hospital for a short time and you have a home elsewhere, you will carry on paying council tax at your home.

● **People in Prison**

Prisoners who are on remand or are in prison are not counted, except if

they are in Prison for non-payment of a fine or Council Tax.

● **People who are Severely Mentally Impaired**

People who are severely mentally impaired are not counted. For council tax purposes, a person is regarded as severely mentally impaired if he or she suffers, for whatever reason, from severe impairment of intelligence and social functioning, which appears to be permanent. This will usually include people suffering from Alzheimer's Disease and other similar illnesses. In order not to be counted, a person will need a certificate from his or her doctor to say that he or she is severely mentally impaired. The person must also be entitled to one of a number of benefits including certain incapacity, disability, unemployment or attendance allowances/benefits.

● **Carers**

You will not be counted if you live with, and care for someone, with a disability who is receiving one of certain allowances or a disablement pension. You must be providing care for 35 hours per week on average. Persons caring for a husband or wife, or living as a husband or wife, or a child under 18 years cannot receive this discount.

- **Apprentices**

You will not be counted if you are an apprentice employed to learn a job and, as part of that learning, are undertaking training leading to a qualification recognised by the National Council for Vocation Qualifications. You must be paid a maximum of £195 per week (before tax) and expect to earn substantially more when you qualify.

- **Care worker**

Somebody who cares for an elderly person or a person with a disability in return for a payment of up to £44 per week can also receive a discount.

- **Foreign Language Assistants**

You will need to be registered with the Central Bureau for Educational Visits and Exchanges and, for the purposes of Council Tax, you will be treated as a student.

- **Members of Religious Communities**

You must depend on the community for all your material needs and have no personal income or capital. Only members whose main work is prayer, contemplation, the relief of suffering, education or a combination of the above are counted.

- **Members of Visiting Forces, International HQ's and Defence Organisations**

You will not be counted if you are a member of a visiting force, or a member (or dependant of a member) of certain International Headquarters and Defence Organisations.

- **Over 18, but Parent/Guardian Still Entitled to Receive Child Benefit**

You will not be counted if you are 18 or 19 years old and in full time education, other than higher education.

- **People Staying in Certain Hostels & Night Shelters**

A person whose main or only residence is a short stay hostel or night shelter, providing communal accommodation for persons with no fixed abode.

- **Youth Training Trainees**

You will not be counted if you are under 25 and are receiving training in line with an individual training plan under the Youth Training Scheme, such as TCT, Options, Future and Next Step.

To work out if you are entitled to a discount, you should count the number of people who live in the property as their main home, but do not fall into one of the discount categories. If you are left with two or more people, there will be no entitlement to receive a discount.

If you are the person liable for the payment of Council Tax, but get a discount or are not counted, you will still be liable for paying the reduced Council Tax.

How to apply

You can get an application form for any discount category:

- By telephoning the service on 0844 90 20 205
- In writing or face to face at:

**Council Tax Service
Wakefield Council
Civic Centre
Ferrybridge Road
Castleford WF10 4JH**

- on-line at www.wakefield.gov.uk/counciltax

If your bill indicates a discount has been allowed you must inform the Council within 21 days of any change of circumstances which affects your entitlement. If you fail to do so you may have to pay a penalty of £50.

How will it be paid?

Your discount will be shown as a credit on your Council Tax bill. This means that you will not actually get any money, but your Council Tax bill will be reduced.



About Disabled Band Reductions

You may qualify for a reduction if you or another person or child living in your home has a permanent disability. Your home must have certain features to qualify for a reduction.

These include:

- A second bathroom or kitchen
- Enough space to allow a wheelchair to move about freely
- A room that is important to the well-being of the disabled person

If your home is eligible, your bill will be reduced to that of a property in the band immediately below its current band, eg. if your home is band C it will be reduced to the level of band B.

If your property is in band A, we will reduce your bill by 1/9th of the Band D charge.

How to apply

You can get an application form for Disabled Band Reduction:

- By telephoning the service on 0844 90 20 205
- In writing or face to face at:

**Council Tax Service
Wakefield Council
Civic Centre
Ferrybridge Road
Castleford WF10 4JH**

- on-line at www.wakefield.gov.uk/counciltax

How will it be paid?

Your reduction will show on your Council Tax bill. This means that you will not actually get any money, but your Council Tax bill will be reduced.

About Exemptions

Some occupied dwellings are exempt, i.e. the liability for Council Tax is nil. Properties include those:

- occupied wholly by students
- student halls of residence
- armed forces accommodation
- properties occupied by a member of a visiting force
- properties occupied wholly by persons under 18
- occupied wholly by people who are severely mentally impaired
- occupied by people with diplomatic immunity
- where one or more of the occupants of an annex is a dependent relative

Exemptions may also apply to vacant properties which:

- Require or are undergoing structural alteration or major repair (exempt for a maximum period of 12 months).
- Are owned by a charity (exempt for up to six months).
- Are unoccupied and unfurnished (exempt for up to six months).
- Are left empty by someone who:
 - has gone into prison
 - is resident in hospital or a home.
- Are the responsibility of Executors of a deceased persons estate waiting for probate or letters of administration to be granted (and for up to six months after).

- Are empty because occupation is forbidden by law.
- Are waiting to be occupied by a minister of religion.
- Are left empty by someone who has moved to receive personal care in a home or elsewhere.
- Are left empty by someone who has moved to provide personal care to another person.
- Are left empty by someone who has become a student.
- Have been repossessed.
- Are the responsibility of someone who is a bankrupt's trustee.
- Are a pitch or mooring not occupied by a caravan or boat.
- Are an unoccupied annex.

How to apply

- By telephoning the service on 0844 90 20 205
- In writing or face to face at:
**Council Tax Service
Wakefield Council
Civic Centre
Ferrybridge Road
Castleford WF10 4JH**
- on-line at www.wakefield.gov.uk/counciltax

How will it be paid?

Your exemption will be shown on your Council Tax bill. This means that you will not actually get any money, but your Council Tax bill will be reduced.



Where can you get more advice?

- **For more information or advice on Council Tax Benefit or Second Adult Rebate:**

Website: www.wakefield.gov.uk/housing/benefits

Email: benefitsservice@wakefield.gov.uk

Telephone: 0845 8 504 504

In person or by post:

Housing and Council Tax Benefits Service, Ground Floor, Civic Centre,
Ferrybridge Road, Castleford WF10 4JH.

Opening Hours: Monday - Thursday 8.30am to 5.00pm
Friday 8.30am to 4.30pm

- **For more advice on Council Tax exemptions, discounts, bills and payments:**

Website: www.wakefield.gov.uk/counciltax

Telephone: 0844 90 20 205

In person or by post:

Council Tax Service, Ground Floor, Civic Centre,
Ferrybridge Road, Castleford WF10 4JH.

Opening Hours: Monday - Thursday 8.30am to 5.00pm
Friday 8.30am to 4.30pm

- **Independent Advice**

Citizens Advice Bureau at www.citizenadvice.org.uk, or ring 0844 499 4138.

- **Other useful contacts**

Official UK Government website for citizens at www.direct.gov.uk.

For this information in any other format, such as large print, audio, Braille or in a different language please call 0845 8 504 504.