

MONTHLY GATESHEAD HEALTH STAFF ADVICE BULLETIN

ISSUE 23: Council Tax Reductions and Debt

As we transition into a new season, we understand the importance of managing household finances effectively. We have seen an increase of clients coming to us with financial issues, particularly around paying household bills. One of the most unclaimed benefits is Council Tax Support, there is an estimated 2.7 million people missing out who are eligible for reductions. These reductions could significantly impact many people's financial wellbeing.

In this bulletin, we'll be delving into the key factors that determine eligibility for Council Tax reductions, shedding a light on criteria that could help you reduce your annual bill. Whether you're a homeowner or renting your property, a student or a pensioner, there may be provisions that apply to your unique circumstances.

This bulletin will explain the eligibility requirements, providing you with the knowledge and tools to make informed decisions about your Council Tax obligations. We will also discuss next steps for those who find themselves in Council Tax arrears. Don't miss out on potential savings that may be available to you!

Discount

Check If You Can Get a Single Person Discount

If you are the only adult in your home, you'll get a 25% discount on your council tax bill.

- You don't have to be the only person living in the home, some people aren't counted- they are called 'disregarded people'.
- Disregarded people include those: under 18, on certain apprentice schemes, 18 or 19 and in full-time education, a full-time student at college or university, a student nurse, severely mentally impaired, a live-in carer for someone who is not your partner, spouse, or child under 18.



For the full list of disregarded people you can look at the [GOV.UK. website](https://www.gov.uk)

- If everyone who lives in the property is disregarded there's still a council tax bill, but it will have a 50% discount. If everyone in your home is a student or severely mentally impaired, you won't pay any council tax.



You need to inform your [council](#) if you are eligible for Council Tax discount or exemption.

If You Live with An Adult Who Isn't Disregarded

- You might be able to get another discount called a 'second adult rebate'. The person you live with must be on a low income or getting certain benefits.

You can [find out more about second adult rebate](#).

If You Have Another Home

- Your local council might give you a discount if you have another home you don't live in - for example, if it's not safe to live in or it's connected to your main home.

Reductions

If you have a low income, you may be eligible for a reduction in your council tax. Factors like receiving benefits or sharing your residence with others can change the amount of reduction you receive.

Your local council will assess your income, savings, and circumstances to determine if you qualify for Council Tax Reduction (CTR). They will then adjust your bill accordingly and inform you of the revised amount you need to pay.

If there are adults aged 18 or over living with you, all may be jointly responsible for council tax, but only one person needs to apply for CTR. If you are granted CTR, it will typically be applied as a reduction in the amount of council tax you owe, rather than as a separate payment.

Pension Age

The pension age CTR rules are usually more generous than the working age CTR rules. If you have a partner and one of you is under State Pension age, it's usually best for the person who's reached State Pension age to apply.

If You're Struggling to Pay for Essentials

Your local council has the authority to provide a '**discretionary reduction**' in your council tax bill, or even waive it entirely. This is typically only granted if you can prove severe financial hardship and cannot afford to pay the tax. If you find yourself in such a situation, it's advisable to reach out to your local council for assistance and be prepared to provide evidence of your circumstances.

Even if your immigration status prohibits you from claiming public funds, you are still eligible to apply for a discretionary reduction. It's important to note that a discretionary reduction does not fall under the category of public funds.



To apply for a reduction you can [find your council's contact details on GOV.UK.](#)

Council Tax Debt

If you are behind on your Council Tax payments, you should get in [contact](#) with your council as soon as possible.

- You have the option to extend your payment plan to cover 12 months instead of the standard 10, which can help lower the individual payment amount on each bill. Ask your council to set this up.
- It may be possible for the council to give you a one-off discount if you are still unable to pay what you owe.

Remember you can get in touch with your Citizens Advice Gateshead team for impartial advice, information, and guidance.

Email gestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.