

Paying Less Council Tax

in 2009/10

The table below shows where you can find further information.

I think my Council Tax bill should be reduced because:	See section
No-one lives in my property	1
I live alone	2
I have had to move from my home to receive care	2
I am a student or student nurse	2
I am a 'carer' for someone who lives with me (other than my partner or child)	3
Someone with enduring mental health problems lives in my home	4
One of my household suffers from a disability	5
I have a limited income	6



South Hams
District Council

This leaflet explains how your Council Tax bill could be reduced or you could have nothing at all to pay. Your bill could be reduced because of the state of your property, the circumstances of your household or because of your income.

If you think you might be paying too much please don't be afraid to ask!

We don't want you to pay more than you have to.

Some good news!!

If you want to claim help because of your income you no longer have to fill in a paper form! We will do it for you on our new electronic form. Here's what to do:

- Call the Benefit New Claims helpline on (01803) 861158
- We will make an appointment to come and see you - at a time convenient to you. We will also explain what information we need and the documents we will need to see
- Once we have all the information we need we may be able to tell you there and then how much help you should get.

If you would prefer independent advice why not contact your local Citizens Advice Bureau? Telephone them on Totnes (01803) 862392; they will be only too pleased to help you. Their advice lines are open from 10.00am to 1.00pm and 2.00pm to 4.00pm on Monday to Friday.

How to find out more

Phone: Totnes (01803) 861275

Email: customer.services@southhams.gov.uk

Write to: Revenue Services Manager,
Follaton House, Plymouth Road,
Totnes, Devon. TQ9 5NE

Section 1 - Unoccupied properties

1.1 You will not have to pay any Council Tax at all under some circumstances.

Where a home is unoccupied (that is no-one lives there) and:

- is substantially unfurnished and requires structural or major repair work (relief is available for up to 12 months from the date it became in need of repair. Full Council Tax will be payable after 12 months)
- is owned by a charity (nothing to pay for up to 6 months)
- is unfurnished – nothing to pay for up to 6 months from the date the furniture was removed. (NB if the property is sold, the new owner will not be entitled to a further 6 month exemption – full Council Tax will be payable 6 months from the date it became empty)
- is left empty by someone who has been sent to prison (unless they're in prison for not paying their Council Tax or court fines)
- probate or letters of administration have yet to be granted following the death of the previous occupier
- is empty because its occupation is prohibited by law
- is waiting to be occupied by a minister of religion
- has been left empty by students i.e. where all the previous occupiers were students
- has been repossessed or is the responsibility of a Trustee in bankruptcy

1.2 If your property is furnished but:

- no-one lives there as their main residence - the Council Tax bill will be reduced by 10%.
- no-one lives there because you have to live elsewhere as part of your conditions of employment – the Council Tax bill may be reduced by 50%
- the property is available for holiday letting for more than 140 days in a year - you will have to pay Business Rates and not Council Tax.

Section 2 - Discounts

2.1 A full Council Tax bill assumes that 2 adults live in your home. But if you live alone your bill will be reduced by 25%.

2.2 Even if you don't live alone your bill could be reduced because we don't count some residents – we 'disregard' them.

If everyone in your home is 'disregarded' for one of the reasons listed below your bill will be reduced by 50%.

If all the residents EXCEPT ONE are 'disregarded' – your bill will be reduced by 25%.

People we 'disregard' include:

- full time students, student nurses, apprentices and Youth Training trainees (if all the residents are students/student nurses, there will be no Council Tax to pay.)
- 18 or 19 year olds for whom child benefit is payable
- people in prison (unless they're in prison for not paying their Council Tax or court fines)
- someone whose home is now effectively a care home or hospital (if the home is left unoccupied as a result, there will be no Council Tax to pay.)
- carers who look after someone (other than their partner or child under 18) for at least 35 hours per week – please see section 3
- someone with enduring mental health problems – please see section 4

Section 3 - Carers and receiving care

3.1 Please read section 2 first.

3.2 To be disregarded as a carer you, and/or someone else in your home must provide care for another resident (**other than your partner or child**) for at least 35 hours a week and the person receiving care must be in receipt of one of the following allowances:

- Higher rate of attendance allowance
- Highest rate of care component of a disability living allowance
- An increase in the rate of their disablement pension
- An increase in a constant attendance allowance

3.3 It's quite possible for there to be more than one carer in a household and for them both to be 'disregarded' for Council Tax purposes. For example where both parents care for an adult son or daughter – provided the conditions set out in 3.2 are met.

3.4 There will be no Council Tax to pay if a property is left unoccupied because the previous occupier(s):

- have moved out in order to provide personal care for another person
- have moved to receive personal care elsewhere

Section 4 - A resident suffering enduring mental health problems

4.1 Please read section 2 first.

4.2 Residents suffering from enduring mental health problems can be 'disregarded' if their impairment appears to be permanent and if they are in receipt of one of the following allowances:

- Incapacity Benefit
- Attendance Allowance
- Severe Disablement Allowance
- The Care Component of a Disability Living Allowance (payable at either the highest or middle rate)

- An increase in the rate of Disablement Pension (increase where constant attendance is needed)
- Disability Working Allowance
- Unemployability Supplement
- Constant Attendance Allowance

Their doctor will also need to complete part of the form.

4.3 If all the residents of a property suffer from enduring mental health problems, there will be no Council Tax to pay at all.

Section 5 - Residents with a disability

5.1 Your Council Tax bill can be reduced if you need additional space in your home to meet the needs of one of your household who suffers from a disability. The scheme ensures that you are not penalised if the additional space you need increases the value of your home.

Normally the reduction is the equivalent of one band i.e. if your property is valued in band D you pay the equivalent of band C etc.. If your property is already in the lowest band, band A, your bill will be reduced by one sixth.

5.2 To qualify

- A person with a disability must live in your home. They do not have to be the Council Tax payer – for example it could be a relative who lives with you.
- There must be at least one of the following features in the property:
 - A room other than a kitchen, bathroom or toilet used mainly by, and for meeting the needs of, the disabled person. E.g. a room set aside for storage of dialysis equipment.
 - An additional bathroom or kitchen used predominantly by and for meeting the needs of the disabled person
 - Additional space inside the home to allow the use of a wheelchair.

You will also need to show that this feature is essential, or of major importance, to the well being of the disabled person. You must be able to show that the room or space is needed because of the person's disability and that they would not need it but for their disability. In this sense the room or space must be 'extra'. However, you do not need to have specially adapted a room or to have built a new room – but at least one of the conditions listed under 'b' above must be met.

Section 6 - Reductions because of your income

6.1 The Council operates this scheme on behalf of the government who believe that millions of Council Tax payers pay more than they need. Broadly speaking the more you pay the more likely it is you will be entitled to some help - the table on the back page will help you decide.

6.2 We cannot reduce your bill if you have over £16,000 in savings (unless you receive Pension Credit Guarantee Credit.)

6.3 We can reduce your bill even if it has already been reduced because you live alone.

6.4 How we work out the reduction

- We compare your 'income' against your 'needs' – using figures provided by the government. If you have a partner your income and needs will be considered jointly.
- Your income will include a figure based on any savings you may have. Your home does not count as savings.
- Your needs are based on the size and circumstances of your family and whether any 'non-dependants' (see next page) live with you.

6.5 Income

- Includes any money you receive after deductions have been made for Income Tax, National Insurance and half of any private pension payments. **But we don't count any war pension, attendance allowance, disability living allowance**, maintenance you receive for a child, or between £5 and £41 per week of any earned income (depending on your circumstances.) We may also be able to make an allowance if you are working and have child care costs.
- If you are under 60 we must assume that you receive an income of £1 per week for every £250 (or part £250) of any savings you may have over £6,000**. For example if you have savings of £7,010 we will assume you have an income of £5 per week.
- If you are over 60 we must assume that you receive an income of £1 per week for every £500 (or part £500) of any savings you may have over £6,000**. For example if you have savings of £10,490 we will assume you have an income of £9 per week.

** *The government has told us we must use these figures.*

6.6 Needs

- The government also decides the minimum amount you, and other members of your household, need to meet your basic living requirements. This figure is made up of 3 parts: personal allowances; an allowance for any dependants and other allowances including disability and pensioner premiums.



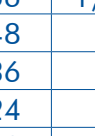

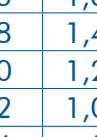

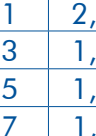
- Non-dependants – a non-dependant is someone aged 18 or over who lives with you other than on a commercial basis e.g. an adult son or daughter or an elderly relative. Any help with your Council Tax will be reduced by a certain amount for each non-dependant living in your home.

6.7 The table set out below will help you decide if you are paying more than you should, because of your income. It's only a rough guide - please telephone Totnes (01803) 861158 for full details,

or you can use the benefit calculator on our website www.southhams.gov.uk go to benefits calculator through the A-Z.

6.8 Second Adult Council Tax Rebate

If another adult lives with you on a non-commercial basis, (other than your partner) such as an adult son or daughter or an elderly relative, your Council Tax could be reduced even if you do not qualify for any help yourself, because of your income. We will only take into account their income in making a decision.

Your circumstances	net weekly income £	Amount of Council Tax you pay in 2009/2010						
		£950	£1,050	£1,250	£1,450	£1,650	£1,950	£2,250
		Amount of help you could receive (£)						
 Single person over 25 but under 60	70	891	991	1,191	1,391	1,591	1,891	2,191
	90	683	783	983	1,183	1,383	1,683	1,983
	110	475	575	775	975	1,175	1,475	1,775
	130	267	367	567	767	967	1,267	1,567
	150	59	159	359	559	759	1,059	1,359
	170	0	0	151	351	551	851	1,151
 Single person aged over 60	140	846	946	1,146	1,346	1,546	1,846	2,146
	160	638	738	938	1,138	1,338	1,638	1,938
	190	326	426	626	826	1,026	1,326	1,626
	210	118	218	418	618	818	1,118	1,418
	240	0	0	106	306	506	806	1,106
 Couple - over 18 but under 60	110	856	956	1,156	1,356	1,556	1,856	2,156
	130	648	748	948	1,148	1,348	1,648	1,948
	160	336	436	636	836	1,036	1,336	1,636
	190	24	124	324	524	724	1,024	1,324
	210	0	0	116	316	516	816	1,116
 Couple - at least one aged over 60	200	934	1,034	1,234	1,434	1,634	1,934	2,234
	230	622	722	922	1,122	1,322	1,622	1,922
	250	414	514	714	914	1,114	1,414	1,714
	280	102	202	402	602	802	1,102	1,402
	300	0	0	194	394	594	894	1,194
 Lone parent and one child	140	926	1,026	1,226	1,426	1,626	1,926	2,226
	160	718	818	1,018	1,218	1,418	1,718	2,018
	180	510	610	810	1,010	1,210	1,510	1,810
	200	302	402	602	802	1,002	1,302	1,602
	240	0	0	186	386	586	886	1,186
 Couple and one child	180	891	991	1,191	1,391	1,591	1,891	2,191
	200	683	783	983	1,183	1,383	1,683	1,983
	230	371	471	671	871	1,071	1,371	1,671
	260	59	159	359	559	759	1,059	1,359
	280	0	0	151	351	551	851	1,151
 Couple and two children	240	851	951	1,151	1,351	1,551	1,851	2,151
	260	643	743	943	1,143	1,343	1,643	1,943
	280	435	535	735	935	1,135	1,435	1,735
	300	227	327	527	727	927	1,227	1,527
	340	0	0	111	311	511	811	1,111

The table above is a rough guide to the amount of help you could get.

All our publications are available in alternative formats, such as large print or a language other than English. Please contact us on 01803 861234 or e-mail: customer.services@southhams.gov.uk.