

I am unemployed/ on a low income, does that mean I don't have to pay council tax?

If you are working age then you will have to pay at least 10% of your council tax bill but you may be able to apply for council tax support to reduce the amount you need to pay.

If you are pension age then depending on your circumstances you may not have to pay any council tax if you apply for council tax support.

What is council tax support?

It is financial assistance based on your individual circumstances that is provided by the council to people who are on a low income and cannot afford to pay the full amount of their council tax.

From April 2020 the council has made changes to the scheme for working age (the council is unable to make changes to the pension age scheme as this is decided by government).

Why wasn't I told that the council tax support scheme was changing?

A public consultation was held between August and September 2019 and letters were sent to all working age council tax support claimants inviting them to complete the consultation questionnaire online or to request a paper copy to be sent to them.

Letters were also sent to a randomly selected 5% of residents as well as charities and other local organisations. The public consultation was also advertised on the council's website and social media pages.

Why have you changed the council tax support scheme?

The scheme has been changed to make it simpler for you to understand and simpler for the council to administer. It will result in fewer changes to the amount of council tax you need to pay if your income changes. You will receive fewer council tax bills and this should make it easier for you to budget.

How does the new council tax support scheme work?

The new scheme is based on an income-banded grid with different figures depending on your individual circumstances (single, couple, family/single parent with one child, family/single parent with two or more children).

If you are entitled to council tax support then the council tax discount you receive could be 90%, 75%, 60%, 45% or 30% depending on the net income of you (and your partner if applicable).

This should make it easier for you to work out the amount of support you will receive based on your household income. It should also help you understand the impact that any changes

to your income would have on the amount of support you will receive and the amount of council tax you will need to pay.

I receive Universal Credit, do I automatically get council tax support?

When you made your claim for Universal Credit (UC), if you told the Department for Work and Pensions (DWP) that you are liable to pay council tax, then the DWP will pass your UC entitlement details to us automatically. We will check you are liable to pay council tax, and will treat the information the DWP send us as a claim for council tax support. The council will contact you and send you your council tax bill with the council tax support amount included, if you are entitled to it.

I am unemployed, how much support will I get?

If you are getting one of the 'passported benefits' such as Income Support, income-related Employment and Support Allowance and income-based Jobseekers Allowance, then you will receive the maximum support of 90% (minus any non-dependant deductions if you have another adult other than your partner living with you, e.g. an adult son, daughter or relative).

What counts as income when working out my entitlement to support?

The net income that you and your partner receive from employment or self-employment and any additional income you receive from benefits. Some other incomes will also count, such as income you receive from a person who lodges with you.

What doesn't count as income when working out my entitlement to support?

Pension contributions, Carers Allowance, Personal Independence Payments (PIP), Disability Living Allowance (DLA), Child Maintenance, Child Benefit, and the Housing Costs Element of Universal Credit.

I have some savings, am I entitled to council tax support?

If you are receiving Jobseekers Allowance (Income Based), Income Support, or Employment and Support Allowance (Income Related), then whatever capital you have does not affect your council tax support. In all other cases, if you are of working age then you are not entitled to any support if you or your partner have savings of £6,000 or more.

What will happen to the amount of support I receive if I work an extra 4 hours a week?

You can take a look at the income grid and if the extra income does not change the part of the grid that you are currently in then your discount will remain the same and the amount of council tax you need to pay won't change.

For example, if you are currently receiving a 60% discount as a couple and you or your partner's income increases from £195 to £230, then your discount will stay the same as it still fits in the £190.81 to £234.40 income band.

My wages have increased but my council tax hasn't changed, is this right?

You can take a look at the income grid and check that the extra income from your wage increase does not change the part of the grid that you are currently in.

If it doesn't change then yes, this is right, your discount stays the same and the amount of council tax you need to pay won't change so you won't receive a new bill with more to pay.

The new scheme is designed to be simpler and prevent small changes in your household income causing the amount of council tax you need to pay to change every time.

My wages have decreased but my council tax hasn't changed, is this right?

You can take a look at the income grid and check that the reduction in your income does not change the part of the grid that you are currently in.

If it doesn't change then yes, this is right, your discount stays the same and the amount of council tax you need to pay won't change so you won't receive a new bill with less to pay.

The new scheme is designed to be simpler and prevent small changes in your household income causing the amount of council tax you need to pay to change every time.

I have 5 children, why aren't they all included when working out my support?

The scheme has been simplified to add an additional amount of £50 per child up to a maximum of two children. Large families like yours will continue to receive Child Benefit for each and every child in the household, and all of this Child Benefit that you receive is not counted as income when working out your entitlement to council tax support. In addition, any Child Maintenance payments you receive do not count as income.

Within families with children who currently receive council tax support, the average number of children is two, so to simplify the scheme support is limited to two children.

I am self-employed but only work 10 hours a week, why are you saying that I work 35?

If you need support because you only work self-employed for 10 hours a week as your main employment, then the council tax support scheme has a 'minimum income floor' of 35 hours a week if you have been self-employed for more than a year.

It is up to you to decide whether or not you earn enough from being self-employed. The aim is not to encourage someone who does not earn enough from self-employment to give up *all* employment, but to not have it as your main employment, and to look for better paid work.

Why are you taking £10 per week from my entitlement as my adult child lives with me?

If you have someone aged 18 or over living with you (that isn't your partner) it will affect how much council tax support you get because they are expected to make a contribution towards your household expenses. A standard deduction of £10 per week will be taken from your entitlement for each adult that is living with you (certain exceptions apply).

You said Carers Allowance is disregarded when working out my overall income, but my council tax support breakdown shows you have included it as income - why?

If you receive Carers Allowance, you will also receive an income disregard of £67.25 which means your income from Carers Allowance is not included in your council tax support assessment. So, whilst your breakdown looks like we have taken the Carers Allowance off you, we have added it back in as an income disregard

What do you mean when you refer to 'income disregard' ?

Some incomes that you receive are ignored by us when we work out how much council tax support to pay you. These ignored amounts are called 'income disregards'.

I have council tax support but I still can't afford to pay my council tax, can you help?

The council has an Exceptional Hardship Policy (EHP) fund that may be able to help you, you can [apply for it online](#). It is in place to help people who have council tax support and are facing 'exceptional hardship'.

This is not guaranteed, and is considered based on your individual circumstances. If your application is successful then you will receive additional help to pay your council tax based on your individual needs. If you receive help via EHP this will not be forever - you will need to work with us and other agencies to receive help and support to improve your financial position.

The council recognises the importance of protecting our most vulnerable customers. This fund is in place to ensure that we protect and support those most in need. The Exceptional Hardship Policy fund is intended to help in cases of exceptional financial hardship.