Enfield Carers Centre
Supporting people who care

COUNCIL TAX DISCOUNTS and REDUCTIONS



The amount of Council Tax which applies to a property is based on two adults living in that property.
The effect of a discount is to reduce the amount of Council Tax by 25% (if there is only one adult resident who is not disregarded) and by 50% (if all the residents are disregarded).

Certain people are disregarded (i.e. are not counted) when looking at the number of people living in a property, to assess if a discount should apply. The full list of residents who are disregarded is quite long, but the main ones which could be applicable to people with Learning Disabilities, Dementia or Carers are:

- Children (aged under 18)
- Full-time Students
- People who are 'Severely Mentally Impaired' – this would include severe learning disabilities or dementia – which appears to be permanent, as confirmed by a medical practitioner,
  AND is receiving DLA (middle or highest rate care), or PIP (daily living, either rate), or Attendance Allowance, or Constant Attendance Allowance, or Severe Disablement Allowance, or Universal Credit (with limited capability for work or work-related activity)
- Carers of a person aged 18 or over, who is getting DLA (middle or highest rate care), or PIP (daily living, either rate), or Attendance Allowance, where the carer is not their husband, wife or partner, and the carer is caring for more than 35 hours per week, and lives in the same property as the person they care for. There may be more than one discounted carer in a household, if each carer cares for 35 hours or more.

Examples:

- Three adults live in a property - a husband, wife and daughter. The daughter has severe learning disabilities and is cared for by the wife (see qualifying conditions detailed above), the husband does not have a significant caring role - the Council Tax would be reduced by 25%, as one resident (the husband) is not disregarded.
- Three adults live in a property - a husband, wife and daughter. The daughter has severe learning disabilities and is cared for by both the husband and the wife (see qualifying conditions detailed above) - the Council Tax would be reduced by 50%, as all residents are disregarded.

- Four adults live in a property - a husband, wife, son and daughter. The son is not a student. The daughter has severe learning disabilities and is cared for by both the husband and the wife (see qualifying conditions detailed above) - the Council Tax would be reduced by 25%, as one resident (the son) is not disregarded.
- Four adults live in a property - a husband, wife, son and daughter. The daughter has severe learning disabilities and is cared for by both the husband and the wife (see qualifying conditions detailed above) and the son is a full-time student - the Council Tax would be reduced by 50%, as all residents are disregarded.
- Two adults live in a property - a father and son. The father has severe dementia and is cared for by the son (see qualifying conditions detailed above) - the Council Tax would be reduced by 50%, as all residents are disregarded.
- Two adults live in a property - a husband and wife. The husband has severe dementia and is cared for by the wife (see qualifying conditions detailed above) - the Council Tax would be reduced by 25% - as one resident (the wife) is not disregarded. Note that a person caring for their husband, wife or partner is not disregarded.

Any discount should be back-dated to the time when the conditions first applied, so if a discount has not been claimed in the past, a lump sum refund of Council Tax should be made to you for all the time when the discount had not been claimed. This discount is not means tested so you will not be required to give any information about income, etc.

Even if a householder is entitled to Council Tax Support, the appropriate discounts should be applied before the householder's contribution to Council Tax is calculated.

It should be noted that where a property is solely occupied by a person or persons who are 'Severely Mentally Impaired' (SMI), even if care staff provide support to the learning disabled residents, then the property should be treated as 'Exempt' and no Council Tax should be charged.

Finally, if a property has been adapted to suit the needs of a disabled person who lives in the property, then it may qualify for a reduction equivalent to being charged at a band lower than that at which the property is listed.



If you wish to find out more about the above, or make a claim, ring Enfield Local Authority on 020 8379 1000, or visit the enfield.gov.uk website.
If you require help, contact an advice service such as the Enfield Carers Centre Benefits Advice Worker (020 8366 3677).

Household council tax discount rates



No discount

(**Full** council tax bill applies)

- Any household with two eligible adults
- Two eligible adults + any type/number of other people

25% discount

- Eligible adult (living alone or only with under-18s)
- One eligible adult + live-in carer(s)
- One eligible adult + student(s)
- One eligible adult + SMI adult(s)
- One eligible adult + SMI adult(s) + live-in carer(s)
- One eligible adult + SMI adult(s) + student(s)

50% discount

- SMI adult(s) + live-in carer(s)
- SMI adult(s) + student(s) + live-in carer(s)

100% discount

- Student (living alone or only with under-18s)
- SMI adult (living alone or only with under-18s)
- All students
- SMI adult(s) + student(s)
- All SMI-adults

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