



**Lambeth**

# Reducing your council tax bill

A guide



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# Introduction

Some people do not have to pay the full amount of council tax because their personal situation or circumstances surrounding their property entitles them to some kind of discount.

## **Your council tax can be reduced if:**

- you live on your own
- a physically disabled person lives in your property
- some or all of the people living in your property are not counted
- your property is a second home.

## **You may not have to pay council tax if:**

- your property is unoccupied for certain specified reasons
- all of the people living in your property are not counted.

## **The types of people who don't count include:**

- students and school leavers
- apprentices
- people with severe mental illness
- care workers.

For a full list of people who don't count see pages 6 to 9. To claim, use the "reducing your bill" application form sent to you with this booklet. The application form can also be downloaded from [www.lambeth.gov.uk/counciltax](http://www.lambeth.gov.uk/counciltax).

# Single person discount

Complete section A of the application form.

You can get 25 per cent off your bill if only one person lives in a property. People under 18 are not counted, but you must tell us when any person living in the property becomes 18. You can still get a reduction if they are a student, at school or an apprentice. You will need to fill in the disregards discount section (section B) instead.

If you are applying for the discount because you are now the only person living in the property, please use the form to tell us the names of the people who have moved out, their new address and the date they left.

If you are applying for the single person discount, you can also apply for disabled relief at the same time if this applies to you. Please tick both boxes on the front of the application form and complete section D as well.

# Disregards discount

Complete section B of the application form.

Some people don't count towards paying council tax and are disregarded.

If two or more people live in a property you can get:

- 25 per cent off your bill if only one of the people counts towards paying the council tax
- 50 per cent off your bill if no one who lives there counts towards paying the council tax.

Pages 6 to 9 list most of the people who do not count towards council tax. See the notes below about students and people with a severe mental illness.

If no one living in the property counts towards council tax, you may get an exemption. We will let you know if you are entitled to a discount or exemption.

Please use the form to tell us the names of all the people who don't count towards council tax, the reason why they do not count and the date you are claiming the discount from. This could be the date they moved in to the property, or the date they are no longer counted towards council tax. You will need to send us proof that they do not count. Please read the details on pages 6 to 9 to see what proof you need. Please list the proof you are sending on your application form.

If anyone living in your property is a **full-time student, student nurse or foreign language assistant**, see the section on students on pages 18 and 19.

If anyone living in your property has a **severe mental illness**, see the section on pages 20 and 21.

If you are applying for the disregards discount, you can also apply for disabled relief at the same time if this applies to you. Please tick both boxes on the front of the application form and complete section D as well.

People discounted from council tax	Conditions needed to qualify for a discount
Anyone who is 18 or 19 and either still at school or in full-time further education.	They must be receiving child benefit.
Anyone who is 18 or 19 and has just left school.	
Apprentices.	An apprentice is defined as: someone employed to learn a trade or business and studying for an NCVQ or equivalent. Their salary or allowances must be substantially less than could be expected after qualifying and less than £195.00 per week.
People on youth training schemes.	The person must be under 25 years old.
Anyone who is permanently in a hospital or care home.	Temporary stays in a hospital or care home do not count.
Volunteer care workers.	This must be a person employed for 24 hours or more per week as a volunteer care worker by a charity or similar organisation. They must be paid less than £44.00 per week.

What you must send us to claim a discount <sup>1</sup>	How long will the discount last?
A letter from the school or college that gives their date of birth and also confirms the type of study they are undertaking and proof of receipt of child benefit.	Until 1 November of the year they leave school, or until they become 20 years old.
A letter from the school that gives their date of birth and the date they left school.	Until 1 November of the year they left school.
<p>A letter from the employer and/or a copy of the contract of employment, confirming:</p> <ul style="list-style-type: none"> <li>• gross weekly salary</li> <li>• the purpose of the employment is to learn a trade or business</li> <li>• the person is undertaking a programme of training leading to an NCVQ accredited qualification</li> <li>• an indication of future earnings prospects.</li> </ul>	Until the person ceases to be an apprentice.
Proof of date of birth and written confirmation they attend a recognised youth training scheme.	Until the person becomes 25 or ceases to be receiving training.
Name and address of the hospital or care home, date of admittance and confirmation the stay will be permanent.	Whilst the person remains a patient.
A letter from the person's employer confirming the gross weekly pay and the average number of hours worked per week.	Whilst the person remains a volunteer care worker.

Continued over

<b>People discounted from council tax</b>	<b>Conditions needed to qualify for a discount</b>
People providing care.	<p>This will be a person living in the same property with someone that they provide care for at least 35 hours per week on average.</p> <p>This does not apply to spouses or the parents of children under 18.</p>
Members of religious communities.	The person must be a member of a religious community, be dependent on them for their material needs and must have no income or capital of their own.
Diplomats, members of visiting forces or international headquarters and their dependants.	
Anyone who is in a hostel or shelter.	
People in prison.	People in prison for not paying local taxes or fines will not qualify.

<sup>1</sup> In all cases you must tell us the date you are claiming the discount from.

<b>What you must send us to claim a discount <sup>1</sup></b>	<b>How long will the discount last?</b>
<p>Written confirmation that the person is providing care, giving details of any organisation that employs them and any salary they receive. Proof that the person receiving care is in receipt of either higher rate of Attendance Allowance, increased rate of Disablement Pension or highest rate of the care component of Disability Living Allowance.</p>	<p>Whilst the person continues to provide care.</p>
<p>Proof that they receive no income and have no capital of their own. A letter from the head of the religious community that confirms its full name and address, its principal occupation and any income the person receives from the community.</p>	<p>Whilst the person remains a member of the religious community.</p>
<p>Written confirmation of the occupier's status is required from the Embassy or international organisation headquarters. Or, for visiting forces a certificate under section 11 of the Visiting Forces Act 1952.</p>	<p>Until the diplomat or member of visiting forces or international organisations leaves the property.</p>
<p>A letter from the hostel/night shelter confirming the dates the person entered the establishment and is expected to leave.</p>	<p>Until the person leaves the hostel.</p>
<p>Name and prison number, name of prison(s), date detention began and expected release date.</p>	<p>Until the prisoner is released.</p>

# Second home and empty property discounts

Complete section C of the application form.

If your property is no one's main home certain discounts can apply. A property will count as someone's main home if they live there for the majority of the time and most of their possessions are kept there.

You can get 10 per cent off your bill if:

- your property is your second home, or
- it is furnished and unoccupied after you or your tenants have moved out.

You can get 50 per cent off your bill if:

- you have been provided with accommodation by your employer as part of your job
- you are a member of HM Services living elsewhere in job-related accommodation provided by the Ministry of Defence (MoD)
- you are a member of the clergy living elsewhere in job-related accommodation provided by the church, or
- the property is a caravan pitch or boat mooring.

Please use section C of the form to tell us which discount you think you will qualify for. In all cases you must send us:

- the full address of your main home
- a copy of the latest council tax bill for your main home.

If you are applying for the 50 per cent discount and you live elsewhere in accommodation provided by your employer as part of your job, you must also send us full details of when and for whom you work. You may not qualify for the 50 per cent discount if your main home is not in England, Scotland or Wales. This discount will apply to whichever property is your second home. If the property is a caravan pitch or boat mooring, we will need to visit for confirmation. Please provide a contact number so we can make an appointment to visit.

If you are not liable for council tax at your main home (e.g. you are living with your parents), please send us other evidence that this is your main home, e.g. electoral roll registration, driving licence or other official documents confirming your address. If you do not permanently live in the UK, or have moved abroad, you may not qualify for this discount, as the empty property may count as your main home in the UK. We will ask for more information if this is the case.

If the property is furnished and unoccupied after your tenants have moved out, please confirm the date they vacated and give any new address you may have for them. If you are a company, you must tell us your company name and registered address. There is no discount if the property is unoccupied and unfurnished; however you could qualify for a period of exemption from council tax. See page 13 for details.

## Disabled relief

Complete section D of the application form.

If someone living in your property is physically disabled, you may qualify to be charged at a lower valuation band. For example, if your property is in band D, you will only have to pay the charge for band C. Properties in the lowest band A will have the band charge reduced by the same amount as the reduction from band B to band A.

To qualify for a lower tax band, there must be someone living in the property who is permanently physically disabled. This applies to any adult or child living in the property. You must also have:

- an extra bathroom or kitchen for the disabled person to use, and/or
- enough room for a wheelchair to be used inside at all times, and/or
- a room that is mainly used to meet the needs of the disabled person.

Please use the form to tell us which of these facilities your property provides for the disabled person. You must also send us a letter from the disabled person's doctor, occupational therapist, social worker or other qualified professional to confirm that the disabled person lives in your property. We will need to visit your

property to confirm that the facilities are present, so please provide a contact number so we can make an appointment to visit.

If you are applying for disabled relief, you can also apply for the single person discount or the disregards discount at the same time. Please tick both boxes and complete section A or B as well.

## Exemptions

Complete section E of the application form.

Properties that are unoccupied, or where all the occupants are not counted towards council tax, may be exempt from paying. If you qualify, you will not have to pay council tax for the period your exemption lasts.

To qualify for exemption the property must fall into one of the exemption classes listed on the following pages. You also need to send us the relevant proof and list this on the application form.

In some exemption classes, you will only be exempt for a certain amount of time. You will only qualify for one exemption class at a time. Exemption classes are:

- If the property is uninhabitable, new or has become empty and unfurnished, apply for classes **A** or **C**.
- If the property is empty because the usual occupier has died, apply for class **F**.
- If the property is empty because the usual occupier is living elsewhere, apply for classes **D**, **E**, **I**, **J**, **K** or **Q**.
- Exemption also applies for certain other unoccupied properties - see classes **B**, **G**, **H**, **L**, **R** or **T**.
- If only students live in the property apply for class **N** (or **M** if it is a hall of residence) – see the section on page 18.
- If only people with severe mental illness live in the property apply for class **U** - see the section on page 20.
- Exemption also applies for certain other occupied properties - see classes **O**, **P**, **S**, **V** and **W**.

**Exemption class where the property is uninhabitable, new, or has become empty and unfurnished**

<b>Class</b>	<b>Description</b>	<b>What you must send us to claim exemption</b>	<b>How long will the exemption last?</b>
<b>A</b>	Unoccupied properties which are uninhabitable and/or undergoing major building works.	Your current address and proof of building works, e.g. builders/surveyors reports, photographs, builder's receipts. We will need to visit the property to check so please provide a contact number.	Up to 12 months
<b>C</b>	New properties or unoccupied and substantially unfurnished properties.	Your current address and proof that furniture was removed. For new properties, a copy of the completion notice. We will need to visit the property to check so please provide a contact number.	Up to six months

## Exemption class where the property is empty because the usual occupier is living elsewhere

Class	Description	What you must send us to claim exemption	How long will the exemption last?
<b>D</b>	Unoccupied property left empty by a person now in prison. People in prison for not paying local taxes or fines will not qualify.	Name and prison number, name of prison(s), date detention began and expected release date.	Until the prisoner is released or the property is sold, let, reoccupied or returned to the landlord.
<b>E</b>	Unoccupied property left empty by a person now a permanent hospital patient or a resident in a care home. Temporary stays in a hospital or care home do not count.	Name and address of the hospital or care home and date of admittance.	Until the property is sold, let, reoccupied or returned to the landlord.
<b>I</b>	Unoccupied property left empty by a person permanently living elsewhere and receiving personal care (but not in a hospital or nursing home etc).	The address at which the person is now receiving care and details of the type of care they are receiving.	Until the property is sold, let, reoccupied or returned to the landlord.
<b>J</b>	Unoccupied property left empty by a person living elsewhere to provide personal care.	The address at which the person is now living and details of the type of care they are providing, to whom, and where.	Until the property is sold, let, reoccupied or returned to the landlord.
<b>K</b>	Unoccupied property left empty by a full-time student living elsewhere to study. See page 18 for the definition of a full-time student.	Your term time address, date you moved to the term time address and a student certificate (see page 18).	Until the course of study finishes, or until the property is sold, let, reoccupied or returned to the landlord.
<b>Q</b>	Unoccupied property left empty by a person made bankrupt.	Your current address and a copy of the bankruptcy order.	Until the property is sold, let, reoccupied or returned to the landlord.

## Exemption class where the property is empty because the usual occupier has died

Class	Description	What you must send us to claim exemption	How long will the exemption last?
F	Unoccupied property where the sole occupier is now deceased.	Copy of the death certificate and name and address of the solicitor or individual dealing with the deceased person's estate.	From date of death and then for up to six months after probate or letters of administration are granted. Or, until the property is reassigned, sold, let, reoccupied or returned to the landlord.

## Other exemption classes where no one lives in the property

Class	Description	What you must send us to claim exemption <sup>2</sup>	How long will the exemption last?
<b>B</b>	Unoccupied properties owned by a charity and were used by the charity before becoming empty.	Name and address of the charity, registered charity number and details of what the property was used for before becoming empty.	Up to six months.
<b>G</b>	Unoccupied property where occupation is prohibited by law.  From 1 April 2007, in the case of holiday chalets and caravans the exemption applies if the occupancy is restricted under any planning permission under the Town and Country Planning Act 1990.	Details of the order prohibiting occupation, the court in which the order was made and the date the order was made.	Until occupation is no longer prohibited.
<b>H</b>	Unoccupied property held for occupation by ministers of religion.	Written confirmation from the religious community concerned that the property is unoccupied and is being held for a minister.	Until the property is occupied.
<b>L</b>	Unoccupied property repossessed by a mortgage lender.	Written confirmation from the mortgage lender of the date of repossession.	Until the property is sold, or occupied.
<b>R</b>	A pitch left empty by a caravan or a mooring left empty by a boat. This exemption applies from 1 April 1994 onwards.	We will need to visit to check so please provide a contact number.	Until the mooring or pitch is occupied.
<b>T</b>	An unoccupied annexe. The property is part of another property that may not be let separately. This exemption applies from 1 April 1995 onwards.	We will need to visit the property to check so please provide a contact number.	Whilst the property cannot be let separately.

## Exemption classes where the property is occupied

Class	Description	What you must send us to claim exemption <sup>3</sup>	How long will the exemption last?
<b>O</b>	Barracks, messes and married quarters used by British armed forces.	Written confirmation from the ministry of defence.	Until the property is no longer occupied by British armed forces.
<b>P</b>	Property occupied by visiting armed forces.	A certificate under section 11 of the Visiting Forces Act 1952.	Until the property is no longer occupied by visiting armed forces.
<b>S</b>	Property occupied only by people aged under 18. Exemption applies from 1 April 1995 onwards.	The birth certificate for each person living there.	Until at least one occupier turns 18.
<b>V</b>	Property occupied by a diplomat or member of an international organisation. Exemption applies from 1 April 1997 onwards.	Written confirmation of the occupier's status is required from the embassy or international organisation headquarters.	Until the property is no longer occupied by a diplomat or member of an international organisation.
<b>W</b>	Occupied annexe, e.g. a granny annexe. Exemption applies from 1 April 1997 onwards.	We will need to visit the property to check so please provide a contact number.	Whilst the annexe remains occupied.

<sup>2</sup> In all cases you must tell us the date the property became unoccupied.

<sup>3</sup> In all cases you must tell us the date you are claiming the exemption from.

# Students

- If your property is only lived in by full-time students, you will be exempt from council tax under class **N**.
- If the property is a student's hall of residence, it will be exempt from council tax under class **M**.
- If some, but not all, of the people living in the property are full-time students, you may be able to claim a disregards discount.

## **For council tax purposes, to qualify as a full-time student, you must:**

- undertake a course of study at a recognised higher education establishment within the European Union for at least 24 weeks per academic year
- study for at least 21 hours per week.

If you are studying with an educational establishment in England or Wales a student certificate can usually be obtained from your university or college registrar. It should confirm your full name, the start and end dates of your course and give details of your hours of study. Otherwise a letter from its registration office giving the nature of the course, the amount of study expected of a successful student and confirmation of continuing enrolment will be needed.

**No other proof of student status will be accepted.**

## Other people who may qualify for student discount or exemption:

Description	What you must send us to claim a discount or exemption
Full-time student nurses.	A student certificate for each student nurse.
Foreign language students.	Written evidence that they are registered with the Central Bureau of Educational Visits and Exchanges.
People under 20 years old studying a full-time course of further education, e.g. A levels, ONC or OND.	A letter from the school or college confirming the students' date of birth, the type of course they are studying and the start and end dates of the course.
A non-British spouse or dependant living with a full-time student. These people only qualify from 1 April 1995 onwards. From 1 April 2006, this includes civil partners or persons living together as if they are a civil partner.	A student certificate for the student and a copy of the dependants visa that shows they are unable to work in the UK or claim benefits.

You will not qualify as a student if you are taking evening classes, job related training, home study courses, distance learning courses or Open University courses.

If **all** the occupiers are students, apply for exemption class **M** or **N** using **section E of the application form**.

Class	Description	What you must send us to claim exemption <sup>4</sup>	How long will the exemption last?
<b>M</b>	Hall of residence.	Written confirmation from the university or college that the property is predominantly occupied by students.	Whilst the property remains a hall of residence.
<b>N</b>	Property only occupied by full-time students.	A student certificate for each person living there.	Until the course of study ends for one or more of the students living there.

If some of the occupiers are not students, apply for the disregards discount using **section B of the application form**. You must send us the same proof as needed to claim an exemption.

<sup>4</sup> In all cases you must tell us the date you are claiming the exemption from.

# People with a severe mental illness

- If your property is only lived in by people with a severe mental illness you will be exempt from council tax under class **U**.
- If your property is lived in by both people with a severe mental illness and students you will also be exempt from council tax under class **U**.
- If some but not all the people living in the property have a severe mental illness, you may be able to claim a disregards discount.

For council tax purposes, a person with severe mental illness is defined as someone suffering from a severe mental impairment of intelligence and social functioning which appears to be permanent. They must also receive one or more of these state benefits:

- Incapacity Benefit
- Attendance Allowance or Constant Attendance Allowance
- Severe Disablement Allowance
- Care component of a Disability Living Allowance
- Increased Disablement Pension
- Disability Working Allowance
- Unemployability Supplement or Allowance
- Income Support which includes a disability premium.

If **all** the occupiers are people with a severe mental illness, apply for exemption class **U** using **section E of the application form**.

Class	Description	What you must send us to claim exemption <sup>5</sup>	How long will the exemption last?
<b>U</b>	Property only occupied by people with a severe mental illness. Exemption applies from 1 April 1995 onwards. Before that date a disregard discount may apply.	A letter from a doctor that certifies that the type and extent of the mental illness meets the definition above and proof that you qualify for one or other of the specified state benefits.	Until the property is no longer only occupied by people with a severe mental illness.
<b>U</b>	Property occupied both by people with severe mental illness and full-time students. Exemption applies from 1 April 1999 onwards.	A letter from a doctor that certifies that the type and extent of the mental illness meets the definition above and proof that you qualify for one or other of the specified state benefits and a student certificate for each full-time student living there.	Until the property is no longer only occupied by people with a severe mental illness, or until the course of study ends for one or more of the students living there.

<sup>5</sup> You must tell us the when the impairment started, even if it is from birth.

If some of the occupiers are not people with a severe mental illness, apply for the disregards discount using **section B of the application form**. You must send us the same proof as needed to claim an exemption.

# Appeals

You may appeal if we refuse your application for a discount or exemption.

To appeal, please write to: Lambeth Council Tax, PO Box 166, Erith, DA8 9DX. Alternatively, you can email: **[lambeth.ctax@secure.capita.co.uk](mailto:lambeth.ctax@secure.capita.co.uk)**. Please mark your letter/email “APPEAL”.

We will respond to your appeal within two months. If you are not satisfied with the response, or you do not get a reply, you may apply to a tribunal to hear your appeal. Certain time limits apply. Full details can be obtained from the council tax office.

**Making an appeal does not allow you to withhold payment of your council tax.**

## Council tax benefit

If you receive low earnings or get income support, job seekers allowance, a pension or other state benefit, you may claim council tax benefit, which could cover your entire bill. The benefit is means-tested, and is based on how much money you receive, how much savings or capital you have and your family circumstances. Council tax benefit is not given automatically – you must make a claim.

Visit **[www.lambeth.gov.uk/benefitsonline](http://www.lambeth.gov.uk/benefitsonline)** to find out how much benefit you could get and claim your council tax benefit straight away. If you do not have access to the internet at home then your local Lambeth library provides free access to computers with high-speed internet. The service is totally free of charge. Call 020 7926 1000 to find out where your nearest library is.

You cannot use this booklet or the ‘reducing your bill’ application form to claim council tax benefit.

# How to contact the council tax office

If you have any questions about your council tax, we are here to help. Please quote your account number when contacting the council tax office.

**Telephone:** 0345 302 2312, Mon-Fri 8:30am-6pm, Sat 9am-1pm

**Email:** [lambeth.ctax@secure.capita.co.uk](mailto:lambeth.ctax@secure.capita.co.uk)

**Fax:** 020 8315 2249

**Write to:** Lambeth Council Tax, PO Box 166, Erith, DA8 9DX

## **Visit:**

Brixton Customer Centre  
18 Brixton Hill  
London SW2 1RD

Opening times:

Monday, Tuesday, Wednesday and Friday 9am to 5pm

Thursday 9am to 7pm

Gracefield Gardens Customer Centre  
2-8 Gracefield Gardens  
Streatham  
London SW16 2ST

Opening times:

Monday - Friday 9am to 5pm

**Visit our website for more information, to download forms and make payments.**

**Website** [www.lambeth.gov.uk/counciltax](http://www.lambeth.gov.uk/counciltax)

**Spanish**

Si desea esta información en otro idioma, rogamos nos llame al **0345 302 2312**

**Portuguese**

Se desejar esta informação noutro idioma é favor telefonar para **0345 302 2312**

**French**

Si vous souhaitez ces informations dans une autre langue veuillez nous contacter au **0345 302 2312**

**Bengali**

এই তথ্য অন্য কোনো ভাষায় আপনার প্রয়োজন হলে অনুগ্রহ করে ফোন করুন **0345 302 2312**

**Twi**

Se wope saa nkaeboy yi wo kasa foforo mu a fre **0345 302 2312**

**Yoruba**

Tí ẹ ba ẹ̀ ̀moràn yìí, ní ẹ̀dè Òmíràn, ẹjẹ, ẹ kàn wà l'ágogo **0345 302 2312**

**If you would like this information in large print, in Braille, on audio tape or in another language, please phone 0345 302 2312.**