

Council Tax Reduction Consultation

Frequently asked questions

What is Council Tax Reduction?

Council Tax Reduction can help you pay your Council Tax bill if you are on a low income or claiming welfare benefits.

You can make an application online at <https://new.calderdale.gov.uk/benefits/apply>

How many households in Calderdale currently receive help from Council Tax Reduction?

- Working age: 10,379
- Pension age: 5,625

I am a pensioner and get 100% discount will the changes affect me?

No, pensioners are protected in the local council tax reduction scheme. All the suggested changes will affect working age households only.

Will the Single Occupier Discount be maintained?

Yes, but we are considering introducing additional checks to ensure people receiving it are still eligible and meet the criteria.

What is the second adult rebate?

If you share your home with someone who isn't your partner, and they can't help pay rent or Council Tax, you can apply for a Second Adult Rebate.

To qualify for a Second Adult Rebate, the person who shares your home must be:

- aged 18 or over
- not paying you rent
- not paying council tax themselves
- on a low income
- not a joint tenant or joint owner

How many working age households are currently getting Second Adult Rebate?

68 at an annual cost of £18,108

How many working age households receive Council Tax Reduction of between £2 and £5 per week?

275 at an annual cost of £51,435

I am currently in a Band A property, getting the full 81% discount – how will the changes affect what I am paying?

Maximum award	Band A household pays weekly	Band A with single person discount pays weekly
Current 81%	£5.28	£3.96
Proposed 70%	£8.34	£6.25
Proposed 65%	£9.73	£7.30
Proposed 60%	£11.12	£8.34

Examples of impact

1. Property is Band A. Household in receipt of Single Person Discount and Jobseeker's Allowance.

Council Tax Reduction Rate	Net Council Tax Liability	Maximum Council Tax Reduction	Council Tax payable	Rate of contribution	Weekly payment	Weekly increase
81%	£1,087.11	£880.56	£206.55	19%	£3.96	£0
70%	£1,087.11	£760.98	£326.13	30%	£6.25	£2.29
65%	£1,087.11	£706.62	£380.49	35%	£7.30	£3.34
60%	£1,087.11	£652.27	£434.84	40%	£8.34	£4.38

2. Property is Band A. Household in receipt of Jobseeker's Allowance.

Council Tax Reduction Rate	Net Council Tax Liability	Maximum Council Tax Reduction	Council Tax payable	Rate of contribution	Weekly payment	Weekly increase
81%	£1,449.48	£1,174.08	£275.40	19%	£5.28	£0
70%	£1,449.48	£1,014.64	£434.84	30%	£8.34	£3.06
65%	£1,449.48	£942.16	£507.32	35%	£9.73	£4.45
60%	£1,449.48	£869.69	£579.79	40%	£11.12	£5.84

3. Property is Band B. Household in receipt of Jobseeker's Allowance.

Council Tax Reduction Rate	Net Council Tax Liability	Maximum Council Tax Reduction	Council Tax payable	Rate of contribution	Weekly payment	Weekly increase
81%	£1,691.04	£1,369.74	£321.30	19%	£6.16	£0
70%	£1,691.04	£1,183.73	£507.31	30%	£9.73	£3.57
65%	£1,691.04	£1,099.18	£591.86	35%	£11.35	£5.19
60%	£1,691.04	£1,014.62	£676.42	40%	£12.97	£6.81

4. Property is Band A. Household has low income. Excess weekly income is £125.49. Taper has been applied*. The calculated Council Tax Reduction would be less than £5.00 per week. Therefore no reduction would be applied.

Council Tax Reduction Rate	Net Council Tax Liability	Maximum Council Tax Reduction	Council Tax payable	Rate of contribution	Weekly payment	Weekly increase
81%	£1,504.84	£158.51	£1,346.33	89.5%	£25.82	£0
70%	£1,504.84	£0	£1,504.84	100%	£28.86	£3.04
65%	£1,504.84	£0	£1,504.84	100%	£28.86	£3.04
60%	£1,504.84	£0	£1,504.84	100%	£28.86	£3.04

5. Property is Band A. Household has low income. Excess weekly income is £99.50. Taper has been applied*.

Council Tax Reduction Rate	Net Council Tax Liability	Maximum Council Tax Reduction	Council Tax payable	Rate of contribution	Weekly payment	Weekly increase
81%	£1,504.84	£378.43	£1,126.41	75%	£21.60	£0
70%	£1,504.84	£327.04	£1,177.80	78%	£22.59	£0.99
65%	£1,504.84	£303.68	£1,201.16	80%	£23.04	£1.44
60%	£1,504.84	£280.32	£1,224.52	81%	£23.48	£1.88

*Your entitlement reduces by 20p for each pound that your income exceeds your needs allowance. This is called the taper.

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