

Wandsworth Council Tax Reduction Scheme 2025/2026



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Introduction

- Since April 2013, all council tax billing authorities in England are required to set up a scheme to help people in financial need pay their council tax. This document describes the scheme set up by Wandsworth Council, for the period 1st April 2025 until 31st March 2026.
- The scheme is called a Council Tax Reduction Scheme because any support usually takes the form of a reduction in council tax liability, and therefore a reduction in the applicant's council tax bill.
- Although this document provides a comprehensive account of the scheme in Wandsworth, further information on those aspects which must be followed in all schemes can be found in the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 (and subsequent amendments).
- The provisions of this scheme apply to all applicants unless otherwise stated in this document.

Scheme Qualification

To qualify for Council Tax Reduction, you must be:

- On a low income
- Responsible for the Council Tax payment on your address

You can claim Council Tax Reduction whether you are working, unemployed, disabled, single, married etc. However, there **may** be some exceptions to this, for example:

- You have come to live in the UK from abroad and have restrictions on your status
- You are a full-time student
- You live in residential care or nursing home
- You are working age in receipt of income and have savings over £6,000
- You are working age with no earned income and have savings over £16,000
- You are pensioner age and have savings over £16,000
- You are working age, and your income is above the earned income caps

Overview of the scheme

Pension-age applicants

The Government has decided that pensioners should have broadly the same level of support that they had in the old Council Tax Benefit scheme. This means that the Council must follow the rules decided by central Government.

Subject to some overall conditions there are three groups of pensioners in financial need who the scheme is designed to help:

- those whose income is no greater than the set amount allowed for living expenses; these pensioners qualify for 100% reduction on their council tax bill;
- those whose income is greater to a certain extent than the set amount allowed for living expenses; these pensioners will have 20% of the difference between their income and the amount for living expenses deducted from the maximum amount of council tax reduction that would otherwise be payable;
- those where there is a second adult sharing the household who would normally be expected to contribute towards the council tax bill, but who cannot afford to do so; these pensioners will see a reduction in their council tax bill of either 7.5%, 15%, 25% or 100%, depending on the circumstances of the second adult living in the household (see Second Adult Rebate).

Details of the Working-age Scheme

The Council has devised its own scheme for working-age applicants.

Under the local Wandsworth scheme, working age households will be designated to one of the five eligibility levels based on specific criteria, utilising status and a maximum income figure.

Working Age Scheme 1

Eligible Council Tax Reduction is **100%** of the amount an applicant is liable to pay.

The applicant and/or any partner are receiving any level or component of:

- Disability Living allowance
- Personal Independence Payment
- Attendance Payment
- Carer's Allowance

Or the household is:

- Within the 'support group' for Employment Support Allowance; or
- Entitled to the Universal Credit Limited Capability for work and related activity; or
- Receives a Disability Banding reduction from Council Tax; or
- Receives either a war Disablement Pension or War widows Pension (either claimant or partner).

Or the household:

Contains a dependent child aged under 3 years old

And

The applicant and/or any partner are in receipt of income from Employment and have one or more dependent children in the household; and

The household is made up of either:

Lone parent with 1 or 2 children with net earnings from employment of less than £250 per week; **or**

Lone parent with 3+ children with net earnings from employment of less than £275 per week; **or**

Applicant and partner with 1 or 2 children and have combined net earnings from employment of less than £250 per week; **or**

Applicant and partner with 3+ children and have combined net earnings of less than £275 per week

or

The applicant and/or any partner are in receipt of income from Employment; and have no dependent children in the household

The household is made up of either:

Single person with net earnings from employment of less than £125 per week; **or**

Couple without dependent children and have combined net earnings from employment of less than £160 per week

Working Age Scheme 2

Eligible Council Tax Reduction is **90%** of the amount an applicant is liable to pay.

The applicant and/or any partner are **not** in receipt of Income from Employment; **and**

The applicant and any partner have one or more dependent children in the household; **and**

The applicant and any partner are receiving either:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit and the applicant, and any partner are not in work
- Contribution-based Employment and Support Allowance

Working Age Scheme 3

Eligible Council Tax Reduction is **75%** of the amount an applicant is liable to pay.

The applicant and/or any partner are **not** in receipt of Income from Employment; **and**

The applicant and/or partner have no dependent children in the household; **and**

The applicant and/or any partner are receiving either:

- Income support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit and the applicant, and any partner are not in work
- Contribution-based Employment and Support Allowance

Working Age Scheme 4

Eligible Council Tax Reduction is **80%** of the amount an applicant is liable to pay.

The applicant and any partner have one or more dependent children in the household; **and**

The household is made up of either:

Lone parent with 1 or 2 children with net earnings from employment of less than £250 per week; **or**

Lone parent with 3+ children with net earnings from employment of less than £275 per week; **or**

Applicant and partner with 1 or 2 children and have combined net earnings from employment of less than £250 per week; **or**

Applicant and partner with 3+ children and have combined net earnings of less than £275 per week

Or

The applicant and any partner are not in work and are not receiving either:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Contribution-based related Employment and Support Allowance, or
- Universal Credit

And the Council Considers that the claimant or partner would be entitled to an income above were a claim to be made.

Working Age Scheme 5

Eligible Council Tax Reduction is **75%** of the amount an applicant is liable to pay.

The applicant and any partner have no dependent children in the household; **and**

The household is made up of either:

Single person with net earnings from employment of less than £125 per week; **or**

Couple without dependent children and have combined net earnings from employment of less than £160 per week

Or

The applicant and any partner are not in work and are not receiving either:

- Income Support
- Income-based Jobseekers Allowance, or
- Income-related Employment and Support Allowance
- Contribution-based related Employment and Support Allowance, or
- Universal Credit

And the Council considers that the claimant or partner would be entitled to an income above were a claim to be made.

Earned Income

For the purposes of Council Tax Reduction, net earned income will be calculated by taking into account gross income and deducting Tax, National Insurance and 50% of any Pension contribution.

Where a working age applicant has earnings from employment, the weekly amount of earnings is calculated using an average that the Council considers to be a fair representation of the applicant's contractual income, covering a period of no more than 52 weeks (not including earnings received from more than one financial tax year).

Self-employment

An applicant for council tax reduction is treated as self-employed if they are gainfully employed but not as an employed earner.

Where an applicant is self-employed, weekly earnings are estimated over a reasonable period but no more than over 52 weeks.

Treatment of income for applicants receiving Universal Credit

For applicants receiving Universal Credit, the scheme uses the assessment of income in the Universal Credit claim which is provided to the Council by the Department for Work and Pensions

If the income includes earnings, the amount of earnings which relates to the relevant Universal Credit assessment period¹ is taken into account. If an applicant ceases to be entitled to Universal Credit because of an increase in their earnings, the amount of

earnings used in the current Universal Credit assessment period is taken into account until evidence of the new level of earnings is received by the Council.

Where the applicant is self-employed the scheme uses the assessment of income in the Universal Credit claim, which is provided to the Council by the Department for Work and Pensions.

If an applicant ceases to be entitled to Universal Credit because of an increase in their Self-employed earnings, the amount of earnings used in the current Universal Credit assessment period is taken into account until evidence of the new level of Self-employed earnings is received by the Council.

Capital

Capital includes savings and investments held in any form (for example, bank and building society accounts, investment trusts and shares), from any source (for example, inheritance and redundancy payments). It will normally also include the net value of land and/or property that the customer owns but does not occupy.

Capital belonging to a partner is treated as the applicants for the purpose of calculating Council Tax Reduction.

Applicants with capital of £16,000 or more will not be entitled to Council Tax Reduction.

If you are working age in receipt of income and having savings over £6000 you do not qualify for Council Tax Reduction.

For working age applicants not in receipt of an income with capital amounts between £6,000 and £16,000 this will be taken into account at £1 per week for each £250 (or part thereof).

Non-dependant deductions- Working Age

People who share an applicant's accommodation but are not financially dependent on them are known as non-dependants. Non-dependants are typically grown-up children, parents, or other relatives living as part of your household. Any non-dependants who normally share an applicant's accommodation may affect the amount of Council Tax Reduction that they receive.

This table shows the deduction that will be made from Council Tax Reduction in respect of any non-dependants.

Council Tax Reduction Working-age Employed and Working-age Other Schemes	£
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Non-dependent is entitled to a training allowance under a Youth Training scheme	0.00
Non-dependent is a full-time student	0.00
Non-dependent is a member of the armed forces and is away on active service	0.00
Non-dependent is entitled to I/S, State Pension Credit, JSA (IB) or ESA (IR	0.00
Non-dependent is disregarded for the purposes of a council tax discount	0.00
Non-dependent is over 18 in receipt of universal Credit	7.25
Non-dependent is over 18 working- receiving an amount	7.25

Deductions for non-dependants will be made from the eligible Council Tax amount.

Calculation of Council Tax Reduction

If an applicant has less than £16,000 capital and they have no earned income and less than £6000 capital if they are in receipt of income from employment, they will receive the Eligible Council Tax amount less any non-dependant deductions.

For example,

Eligible Council Tax £20 per week

Less non-dependant deduction £ 7.25 per week (non-dependant is working with gross weekly earnings of £175)

Council Tax Reduction £12.75 per week

Pension Age Council Tax Reduction

Eligible Council Tax

For the purposes of Pension Age Council Tax Reduction, eligible Council Tax is:

- 100% of the amount an applicant is liable to pay.

Applicable amounts

Applicable amounts are also known as living allowances, and they are set and reviewed annually by the Government. For the purpose of Council Tax Reduction, the Council continues to use the amounts set by the Government.

Applicable amounts take into account the size of an applicant's family, their age and any extra needs that they may have. It is made up of three parts:

- a personal allowance, and
- personal allowances for the children in the family, and
- premiums.

This table shows the applicable amounts for 2025/26.

Allowance	Amount
Personal Allowance	
Pension age before 1 April 2021	
Single pension age and over	£244.40
Couple one pension age and over	£366.00
Lone Parent pension age and over	£244.40
Pension age from 1 April 2021 and after	
Single Pension age and over	£227.10
Couple one pension age and over	£346.60
Lone Parent pension age and over	£227.10
Dependant Allowance	Amount
All Ages	£84.66
Premiums	Amount
Family	£19.48 This does not apply for new claims from 1 May 2016
Family (Lone Parent)	£22.20 This does not apply for new claims from 1 May 2016
Disabled Child	£81.37
Disability – Single	£43.20
Disability – Couple	£61.65
Enhanced disability -single	£21.20
Enhanced disability – couple	£30.25
Enhanced disability -child	£32.75
Severe disability -single	£82.90

Severe disability – couple both disabled	£165.80
Carer	£46.40

Earned income

For the purposes of Council Tax Reduction, net earned income will be calculated by taking into account gross income and deducting Tax, National Insurance and 50% of any Pension Contributions.

The following amounts will be deducted from net income, as described about, before calculating Pension Age Council Tax Reduction

Category	Weekly disregard
Single person	£5.00
Couple	£10.00
Lone Parent	£25.00
Worker receives a disability premium, is a carer, or receives Employment and Support Allowance (contribution based)	£20.00
Additional childcare disregard – certain conditions must be met	Up to £175.00 for 1 child and £300.00 for 2 or more children
Additional disregard for working over 30 hours	£17.10

The above amounts will not be deducted from net income where the applicant and/or partner is in receipt of Universal Credit unless they are also in receipt of Attendance Allowance, Disability Living Allowance, Personal Independence Payments or Armed Forces Independence Payments

Other Income

Most other types of income will be taken into account in full, some have a £15.00 per week disregard but the following types of income are disregarded in full.

- Housing Benefit payments
- Discretionary Housing payments
- In Work credit
- Social Fund payments and loans
- Child Benefit
- War Disablement Pensions
- Disability Living Allowance

- Personal Independence payments
- Attendance Allowance
- War Widows and War Widowers Pension
- Armed Forces Compensation Scheme payments
- Maintenance payments received for a child
- Fostering payments
- Social Services payments
- Supporting People payments

Capital

Capital includes savings and investments held in any form (for example, bank and building society accounts, investment trusts and shares), from any source (for example, inheritance and redundancy payments). It will normally also include the net value of land and/or property that the applicant owns but does not occupy.

Capital belonging to a partner is treated as the applicants for the purpose of calculating Council Tax Reduction.

For pension age applicants amounts between £10,000 and £16,000 will be taken into account at £1 per week for each £500 (or part thereof).

Non-dependant deductions - Pension age

People who share an applicant's accommodation but are not financially dependent on them are known as non-dependants. Non-dependants are typically grown up children, or other relatives living as part of your household. Any non-dependant who normally share an applicant's accommodation may affect the amount of Council Tax Reduction that they receive.

This table shows the deduction that will be made from Council Tax Reduction in respect of any non-dependants.

Council Tax Reduction Pensioner Scheme	£
Non-dependent is entitled to a training allowance under a Youth Training scheme	0.00
Non-dependent is a full-time student	0.00
Non-dependent is a member of the armed forces and is away on active service	0.00
Non-dependent is entitled to I/S, State Pension Credit, JSA (IB) or ESA (IR)	0.00
Non-dependent is disregarded for the purposes of a council tax discount	0.00
- gross earnings less than £266	5.00

Non-dependent is 18 or over and works at least 16 hours a week or is entitled to Universal Credit and is working	- gross earnings between £266 and £463	10.20
	- gross earnings between £463 and £577	12.80
	- gross earnings £577.00 or more	15.35

Deductions for non-dependants will be made from the eligible Council Tax amount. These income bands and deductions may be updated annually.

Calculation of Council Tax Reduction

If an applicant's income is calculated as less than their applicable amount, and they have less than £16,000 capital, they will receive maximum 100% Council Tax Reduction less any non-dependant deductions.

If an applicant's income is calculated as more than their applicable amount, the following calculation will be made.

Income minus applicable amount = A

20% of A = B

Eligible Council Tax minus Non-Dependant deduction minus B = Council Tax Reduction.

For example:

Income £275.20 per week

Applicable Amount £244.40 per week

Difference (excess income) £30.80 per week (A)

20% of the difference £6.16 per week (B)

Eligible Council Tax £ 29.00 per week

Less non-dependant deduction £5.00 per week

Less 20% of the difference £6.16 per week

Council Tax Reduction £17.84 per week

Alternative Maximum Council Tax Reduction (Second Adult Rebate)

From 1 April 2025, it is **only available to pensioners**.

You must be the only person living in your home who is liable to pay Council Tax, and share your home with one or more people who are over 18 who:

- Are not paying you rent for living in your home
- Do not have to pay Council Tax
- Are not your spouse or partner
- Have a low gross income

Second Adult Rebate is calculated using the combined gross income of all second adults. It is awarded on a percentage basis of your Council Tax bill, after any transitional reductions that you are entitled to are deducted.

Circumstances	Discount given
Where the second adult or all second adults receive Income Support or Jobseeker's Allowance (income based), state pension credit or income-related Employment and Support Allowance.	25%
All second adults have a combined gross income of less than £265 per week	15%
All second adults have a combined gross income of between £265 per week but less than £344 per week.	7.5%

The following apply to both working age and pension age Council Tax Reduction

Temporary Absences

An applicant can be regarded as living in their home and therefore eligible for council tax reduction even if they are temporarily absent for certain periods. Council tax reduction is payable during periods of temporary absence if the applicant:

- is liable for council tax and the address they are temporarily absent from is their sole or main residence.
- intends to return to live in their home;²
- is not letting or sub-letting that part of the home that they normally occupy;
- is unlikely to be away for more than the time allowed (see below).

In calculating the period of absence, the first day of absence is included and the day of return is excluded.

With one exception (see paragraph 58), a period of absence from home must not be (or must not be expected to be) more than 13 weeks. However, this is extended to 52 weeks where the applicant is:

- a remand prisoner awaiting trial or sentence;
- living in a bail or probation hostel, or bailed to live away from home;
- a hospital patient (or similar medical institution);
- receiving (or whose partner or child is receiving) medically approved treatment or care, in accommodation other than residential accommodation;
- providing medically approved care to someone else, or caring for a child under 16 whose parent or guardian is away from home because they are receiving medically approved care;
- absent because of fear of violence in the home or domestic abuse;
- on an approved training course;
- a student who is eligible for council tax reduction and they have to study abroad as part of their course;
- in a residential care home, other than on a trial basis.

A period of absence from home outside Great Britain must not be (or must not be expected to be) more than 4 weeks. However, if the applicant is absent from Great Britain because of the death of a close relative (or a close relative of their partner, or a child and young person for whom either of them are responsible) and it is unreasonable for them to return within the first 4 weeks, the Council may decide that council tax reduction can be paid for up to 8 weeks.

The 4-week period can also be extended to 26 weeks where the applicant is:

- a member of the armed forces on operations overseas;
- receiving medical treatment in hospital or similar medical institution;
- absent because of fear of violence in the home or domestic abuse;
- undergoing (or their partner or dependent child is undergoing) medical treatment or medically approved convalescent care in accommodation other than residential accommodation;
- a mariner or continental-shelf worker.

Extended reductions

Applicants starting work after receiving a qualifying benefit for 26 weeks or more, may be entitled to an extended Council Tax Reduction. This means that they will receive the same level of support (normally maximum Council Tax Reduction) for a period of 4 weeks.

The Conditions that need to be met are as follow:

- the applicant or partner starts work or increases their hours or earnings; and
- the work is expected to last for at least 5 weeks; and
- the applicant or partner has been continuously receiving a qualifying benefit for 26 weeks or more; and
- entitlement to the qualifying benefit ends as a result of starting work/increasing hours or income.

People treated as not in Great Britain

Council tax reduction is payable only to those applicants who live in Great Britain and, in some circumstances, people are treated as if they are not in Great Britain and are therefore excluded from the scheme. This applies where they do not satisfy the habitual residence test and where they are subject to immigration control.

The habitual residence test is in two parts: first, an applicant must show that they are habitually resident (intend to settle and make their home in the UK, Channel Islands, Isle of Man, or the Republic of Ireland). Secondly, EEA nationals (people from EU countries together with Norway, Iceland, Switzerland and Liechtenstein) must have a legal right to live in the UK and claim benefits, i.e. a 'right to reside' in the UK (known as the residence rules). These rules are satisfied if the applicant is, for example:

- a worker or is self-employed in accordance with the EEA regulations;³
- a family member of such a worker or self-employed person;

- a worker who has ceased activity, for example because of retirement or incapacity, or a family member of such a worker;
- a family member of a deceased worker;
- a refugee;
- is receiving Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit (but this does
- not apply if a new applicant is receiving income-based Jobseeker's Allowance and their right to reside was decided only on the basis that they were a jobseeker or the family member of a jobseeker).

However, there are some circumstances in which EEA nationals have been granted leave to enter or remain in the United Kingdom but who do not satisfy the habitual residence test for the purposes of applying for council tax reduction. An EEA national who is a jobseeker is not treated as having the right to reside for the purposes of applying for council tax reduction simply by being a jobseeker. With some exceptions in respect of Northern Ireland, EEA nationals who are granted leave to enter, or remain in, the United Kingdom solely as a result of satisfying the special immigration rules that allowed EEA citizens to remain in the UK after the withdrawal from the EU (the settlement scheme), do not satisfy the habitual residence test simply because of these provisions.

British citizens returning to the UK after a period of living or working abroad have an automatic right to reside in the UK, but they do need to show that they are habitually resident in the UK.

An applicant who has entered the UK from Afghanistan is treated as habitually resident in the UK if they:

- have been granted leave to remain in accordance with the Afghan Relocations and Assistance Policy, the Afghan Citizens Resettlement Scheme or the previous scheme for locally employed staff in Afghanistan; or
- left Afghanistan in connection with the collapse of the Afghan government that took place on 15 August 2021.

An applicant who has entered the UK from Ukraine is treated as habitually resident in the UK if they:

- were living in Ukraine immediately before the 1st January 2022 and left Ukraine in connection with the Russian invasion which took place on 24th February 2022; and
- have been granted leave to enter or remain in accordance with the immigration rules; or

- have a right of abode in the United Kingdom because they are British or in some cases Commonwealth citizens, or do not require leave to enter or remain because they are Irish citizens.⁴

An applicant who has entered the UK from Israel, the West Bank, the Gaza Strip, East Jerusalem, the Golan Heights or Lebanon is treated as habitually resident if they:

- were living in any of the above areas immediately before 7th October 2023 and left those areas in connection with the Hamas terrorist attack in Israel on 7th October 2023 or the escalating violence in the region following the attack;
- have been granted leave to enter or remain in accordance with the immigration rules; or
- have a right of abode in the United Kingdom because they are British or in some cases Commonwealth citizens, or do not require leave to enter or remain because they are Irish citizens.

An applicant who has entered the UK from Sudan is treated as habitually resident if they:

- were living in Sudan before 15th April 2023 and left in connection with the violence on 15th April 2023 in Khartoum, and across Sudan;
- have been granted leave to enter or remain in accordance with the immigration rules; or
- have a right of abode in the United Kingdom because they are British or in some cases Commonwealth citizens, or do not require leave to enter or remain because they are Irish citizens.

An applicant is also treated as habitually resident if they have been granted, or are deemed to have been granted, leave outside the rules made under section 3(2) of the Immigration Act 1971.

Non-EEA and non-UK nationals may be subject to immigration control and an applicant who is subject to immigration control is excluded from applying for council tax reduction. For example, this applies where an applicant:

- needs permission to enter or remain in the UK but does not yet have permission.
- has permission to enter or remain in the UK, but only if they do not claim benefits or use other public services.
- has been given permission to enter or remain in the UK because someone formally agreed to support them.

Students

A property that is wholly occupied by full-time students, for example a hall of residence, is exempt from council tax. Most students are not eligible for council tax reduction but some students who are liable for council tax can get support in specified circumstances.

Pensioner students are eligible for council tax reduction if they are liable for council tax and satisfy the other eligibility conditions. The student income of a pensioner is not taken into account in any award.

To be eligible for council tax reduction, a working-age student must be liable for council tax, satisfy the other eligibility conditions, and be in one of the following categories:

- receiving Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance;
- a lone parent;
- a student who has a full-time student partner one of whom has responsibility for a child or young person;
- disabled and entitled to Disability Living Allowance or Personal Independence Payment;
- a single foster carer;
- treated by the Department for Work and Pensions as incapable of work (or having limited capability for work) for a continuous period of at least 196 days;
- under 21 and not in higher education.
- under 20 and someone receives Child Benefit for them;
- receiving a Disabled Student's Allowance for deafness;
- have interrupted their course due to illness or caring responsibilities (with the approval of their college or university) for the period between their illness or caring responsibilities ending when they return to University, but only if they do not receive student finance during that time;
- covered by medical evidence saying that they have not been able to work due to illness or disability for at least 28 weeks;
- a part-time student.

Start and end of entitlement

Council Tax Reduction claims will normally start from the Monday following the date the claim is received at a designated office.

Applicants who cease to be liable for Council Tax, will stop receiving Council Tax Reduction on the date that their liability ends.

Applicants who cease to be entitled to Council Tax Reduction for another reason such as an increase in income will stop receiving their Council Tax Reduction from the Sunday following the change in their circumstances.

Backdating

Residents who wish to apply for Council Tax Reduction for a period prior to the date they make their application, may be eligible for backdating. The following rules apply to backdating:

- the request must be made in writing
- the resident must demonstrate continuous good cause for any delay in making their application.
- for working-age applicants Council Tax Reduction will not be backdated for more than 3 months from the date of a written request.
- for pension age applicants Council Tax Reduction can be backdated automatically for up to 3 months.

Change of circumstances

Applicants must notify the Council of any change in their circumstances that may affect their Council Tax Reduction. This will include:

- where they live
- who they live with
- their income and savings.

Any change in circumstances must be notified as soon as possible and at least within 1 month of the change. Failure to do so may result in a loss of Council Tax Reduction.

Applicants receiving Universal Credit must also tell the Department of Work and Pensions about any changes.

Date from which changes in circumstances take effect

Changes in circumstances take effect from the Monday following the date of change, apart from these exceptions:

- changes in an applicant's income arising from legislative changes affecting rates of income tax, personal tax reliefs, National Insurance contributions, and tax credit rates are ignored for a period of up to 30 weeks;
- where entitlement to a benefit ceases, excluding Universal Credit, the change takes effect from the first day of the reduction week following the day immediately after the benefit ceases;

- in the case of applicants receiving Universal Credit, where entitlement to Universal Credit either starts or ceases, or where there is a change in the Universal Credit award, the change takes effect from the Monday following the start of the Universal Credit assessment period⁵ in which the change takes place;
- a change in the amount of council tax payable takes effect from the date of change;
- a change in the amount a person is liable to pay by way of council tax (for example changes to a discount) also takes effect from the date of change;
- if the change applies to an applicant who now has a partner, or a partner has died, or they have separated, it takes effect from the date of the change;
- backdated payments of income are generally taken into account over an appropriate period as if they had been paid on time.

Where a non-dependant joins a pensioner household, or where the non-dependant's earnings increase, the change to that pensioner's council tax reduction takes effect 26 weeks after the date on which the change took place.

Where an applicant receives an increase in State Pension Credit and, as a result, their award of council tax reduction increases, the change usually takes effect from the week the amount of State Pension Credit alters. However, where an award of council tax reduction decreases, the change either takes effect from the week the authority is notified of the change in State Pension Credit or the date on which State Pension Credit changes if this later.

Where two or more changes occur in the same week, and at least one of which is treated as taking effect from the date of change, all the changes are deemed to take effect from the date of change

Application procedure /online applications

Only one partner in a couple (or a polygamous marriage) can apply for council tax reduction in respect of the same dwelling. If the partners cannot agree who should apply, the Council will decide for them.

Where a person who is liable to pay council tax is unable to act for themselves, and someone has been appointed to act on their behalf (for example an attorney), the person appointed can make an application on behalf of that person. Where there is no-one to act on the person's behalf, the Council may appoint someone to act. An appointee must be aged over 18 and must apply for the appointment in writing or online.

The Council may accept as an appointee someone who has already been appointed by the Department for Work and Pensions to act in respect of a social security benefit. The Council has the power to revoke the appointment at any time and the appointee may resign on giving 4 weeks' notice. If, subsequently, another person is authorised to act on the applicant's behalf (for example, an attorney) the former appointeeship ceases. The appointee must take full responsibility for all aspects of the application and is made fully aware by the Council of the duties involved, including the consequences of failing to comply with those duties.

An application may be made:

- By post (download the application form); or
- online, or

If an applicant has difficulty in completing a written form, the Council can make alternative arrangements to assist.

An applicant may amend or withdraw an application, in writing, at any time before a decision has been made.

If an application is made online and the Council considers that all the required information has not been provided, the Council will give the applicant the opportunity to provide the required information.

Decisions and awards

Once the Council is satisfied that an application for council tax reduction has been completed in the proper manner together with all the required evidence and information, it will make the decision within 14 days or as soon as practicable thereafter.

Having made the decision on an application, the Council will notify the applicant, or a person appointed to act on behalf of the applicant, immediately or as soon as reasonably practicable afterwards. In the case of any other decision, the Council will notify the applicant within 14 days or as soon as reasonably practicable afterwards. The notification of a decision on an application is normally in the form of a notification letter together with a revised council tax bill which includes:

- a reminder about the duty to report changes in circumstances and an explanation of the consequences of failing to do so;
- examples of changes that might affect entitlement to council tax reduction or its amount;
- information about the effect of the decision on the applicant's council tax liability;
- information about appeal procedures.

Adjustments to Council Tax Reduction

Council Tax Reduction will be calculated up to 31 March each year and will be credited to the applicants Council Tax account. If there is a change in circumstances that means an applicant is no longer eligible for Council Tax Reduction or the award reduces an adjustment may be created.

Adjustments to Council Tax Reduction will be debited to the applicants Council Tax account and a new bill will be issued. All adjustments of Council Tax Reduction will be recoverable. Under certain circumstances, the Council may decide not to recover adjustments.

Reviews

The Council may need to check the details of Council Tax Reduction awards to see if any of the details held have changed. If the Council needs to do this, the applicants may be sent a form, contacted by telephone or visited in their home.

Failure to respond to a review may mean that council Tax Reduction is terminated.

Revisions, suspension, termination and written statements

The Council may change or further change a decision at any time, either as a result of a request by the applicant within a reasonable time period or where it receives evidence that the original decision was incorrect.

The Council may suspend an award of council tax reduction, in whole or in part, if the Council considers that:

- the applicant or their partner has ceased to be entitled to Income Support, Jobseeker's Allowance, Employment and Support Allowance, or Pension Credit;
- the applicant has ceased to be entitled to Universal Credit;
- there has been a change in the membership of the applicant's household or in their capital which cannot be immediately determined, whether or not the applicant is receiving Universal Credit;
- the applicant is not receiving Universal Credit and they or their partner has started remunerative work;
- the application is fraudulent and/or there is deliberate misrepresentation of the facts in order to take advantage of the scheme, or is the subject of an investigation which has not yet concluded;
- conditions of entitlement have not been met;
- the applicant has failed to provide information requested.

Where an award of council tax reduction has been suspended because the applicant has failed to provide information requested, they must provide the evidence required within one month beginning with date the notification of suspension was sent, or such

longer period as the Council considers necessary. Or they must satisfy the Council within one month that it is not possible to obtain the evidence requested.

An applicant who receives the Council's notification of a decision, or a revised decision, may, within one month of the date of the notification of that decision, request in writing that the Council provides a written statement setting out the reasons for its decision. The Council will send this explanation to the applicant within 14 days of a request, or as soon as reasonably practicable afterwards.

Where a working-age applicant reports a change in their income which does not change their entitlement to council tax reduction (because they remain in the same status band) the Council will not notify the applicant that their entitlement remains the same.

Appeals

If an applicant disagrees with a decision the Council have made, they can:

- Ask for a detailed written explanation (called a statement of reasons)
- Ask us to look at the decision again
- Appeal our decision to the Valuation Tribunal Service

This must be done in writing and within 1 month of the date the decision was made.

The Council will review the decision and notify the applicant of the outcome. If the applicant is still not satisfied with the outcome, they may appeal to the Valuation Tribunal for England.

The valuation Tribunal will not accept an appeal against the Council Tax Reduction Scheme that has been set by the Local Authority

Information sharing

The Council may give the information supplied by applicants for their Council Tax Reduction claim to other Organisations, where the law allows this.

The Council may check the information applicants have supplied with other sources, as allowed by law.

The Council must protect public funds and may use the information applicants have provided to the Council previously, and on their application for Council Tax Reduction to prevent and detect fraud. This may include matching any information held about the applicant from other sources, including data held on computer records. The Council may also share this information, for the same purposes, with other Organisations that handle public funds.

Electronic communication

The Council may use electronic communication (for example via computer networks or mobile phones) in administering council tax reduction and may receive electronic communications including applications online, subject to the following conditions:

- there is an explicit authorisation given by the Council's chief executive;
- there is an approved method of authentication;
- approved forms are used;
- records are maintained in a way specified by the chief executive.

Any applications which are not submitted in the approved manner are treated as invalid. The Council may authorise another person or persons to act as intermediaries in connection with the delivery of information electronically and its authentication.

Any information delivered electronically is treated as if it were delivered in any other way required by the Council's scheme if the above conditions are met. Information is treated as not delivered until it is accepted by the Council's official computer system. If, for legal reasons, it becomes necessary to prove the identity of the sender or recipient of information sent or received electronically, it is presumed to be the person named on the official computer system. Similarly, if it is necessary to prove that information sent electronically has actually been delivered to the Council, it is treated as received if it is recorded on the official computer system. Similarly, if it is not recorded as received on the official computer system it is treated as not received. And the time, date and content of any electronic communication is presumed to be that recorded on the computer system.

Glossary of Terms

Alternative maximum Council Tax Reduction (pensioners only)	A way of calculating Council tax reduction where there is a second adult sharing the household who would normally be expected to contribute towards the Council tax bill, but who cannot afford to do so.
Applicant	A person who has made an application to the Council for Council Tax Reduction
Application	As application for Council Tax Reduction
Armed Forces Independence Payment	A payment made in accordance with an armed and reserve forces compensation scheme
Carer's Allowance	A benefit for someone caring for another person for at least 35 hours a week. It is paid regardless of income and savings can be taxable
Child	A person under the age of 16
Child Benefit	A non-means tested benefit (below income of £60k) to help with the cost of children. It is usually paid monthly to a person who is responsible for a child either aged under 16 or aged 16 to 20 in full – time education or training.
Child Tax Credit	A payment to help with the cost of children aged under 16, or 16 to 20 in full-time education or training, for whom a person is responsible. It is income-related and paid in addition to Child Benefit to people in work and out of work.
Council	Wandsworth Council, as the billing authority
Council Tax Reduction	A Scheme designed to help people in financial need pay their Council Tax
Disability Living Allowance	A non-means-tested, non-taxable benefit paid to people who need supervision or help with their daily or nightly care, or who have mobility problems. It has now been replaced for most people by Personal Independence Payment but is still paid for children
Earnings	Any remuneration or profit derived from employment
Employed Earner	A person who is gainfully employed under a contract of service.

Employment and Support Allowance	A benefit paid to working-age people who have an illness, health condition or a disability which makes it difficult or impossible to work. Contribution-based Employment and Support Allowance is not means-tested but based on National Insurance contributions. Income-related Employment and Support Allowance is means-tested.
Extended reduction	A set amount of Council Tax Reduction awarded for a specified period, usually 4 weeks.
Family	A Couple, or a couple where one or both have responsibility for a child or young person living in the same household, or a lone parent who has responsibility for a child or young person living in the same household.
Financial or tax year	The period beginning 6 th April in one year to 5 th April in the following year.
Household	Not defined as such but is given its everyday meaning, taking account of factors such as the overall relationship between the parties, living arrangements and the degree to which facilities are shared. Children and young people are treated as part of the household even when temporarily absent but are not part of the household in certain specific circumstances, such as when they are living in care or formally placed with the applicant
Income Support	An income-related (means-tested) benefit paid to working-aged people on low income such as ca
Jobseeker's Allowance	A benefit paid to working aged people who are not working (or working less than 16 hours a week) and who are available for and actively seeking full-time work. Contribution – based jobseeker's Allowance is not means tested but depends on National Insurance contributions. Income-based jobseeker's Allowance is means-tested.

Local Authority	An Authority responsible for issuing Council tax bills and providing a scheme for Council tax reduction
Lone Parent	A person who has no partner and who is responsible for a child or young person living in the same household
National Insurance	A form of taxation on earnings and self-employed profits paid into a fund from which some social security benefits are paid. The Department for work and Pensions issues National Insurance numbers which are unique to each person are required when applying for Council tax reduction
Net earnings	The amount of earnings after specified deductions such as income tax and National Insurance contributions
Net profit	The amount treated as self-employed earnings which is the applicant's total profit less specified deductions such as allowable expenses.
Non-dependant deduction	A set amount deducted from an applicant's Council tax reduction as a contribution made by a non-dependant towards household expenditure
Partner	The person who is the other member of a couple
Pensioner	A person who has reached the qualifying age for state Pension Credit and is not (or where there is a partner the partner is not) receiving a working-age income-related benefit. The definition of a pensioner includes those who have reached pension age and are receiving Universal Credit as a result of the closure of Working Tax Credit.
Personal Independence Payment	A pension that a person arranges individually which is based on much is paid into the scheme and how successful the pension provider's investments are.
Remunerative Work	Where a person is working for at least 16 hours a week (which may be an average) for which payment is made, or which is done in expectation of payment
Resident	An applicant is resident in a dwelling if they occupy it as their sole or main home

Second adult reduction (or second adult rebate)	Another term for alternative maximum Council Tax Reduction (see above)
Self-employed earner	A person who is gainfully employed in Great Britain otherwise than in employed-earners employment.
State Pension Credit	An income-related (means tested) benefit paid to pensioners on a low income. It has two components: the minimum guarantee and an additional 'savings credit' designed to reward those who have put by savings and income for retirement.
Student	A person who is attending or undertaking a course of study at an educational establishment or on a qualifying course
Temporary absence	A period not exceeding a specified number of weeks where a person is temporarily absent from their home
Universal Credit	An income-related (means-tested) benefit for people of working-age who are on a low income. It replaces four existing means-tested benefits, including Housing Benefit and two tax credits.
War Disablement Pension	A payment paid to people who have been injured or disabled as a result of any service in His Majesty's Armed Forces. The amount paid depends on the severity of the disablement.
War Widow's Pension	A pension payable to the widow, widower or in some circumstances the children of someone killed in the Armed Forces or who died later because of injury in the Armed Forces.
Working –age applicant	A person who has not reached the qualifying age for State Pension Credit who has reached that age but is receiving (or where there is a partner the partner is receiving) a working-age income-related benefit.
Working Tax Credit	An income-related payment made to someone in paid work but on a low income. Different qualifying conditions apply depending on age and hours worked

Young Person	A person who is a qualifying young person for Child Benefit purposes. The young person must be 16 or over and under 20 and on a course of full-time, non-advanced education or in approved training, or in appropriate full-time education
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