

Council Tax: Every Discount, Exemption & Reduction

Your complete plain-English guide for England (2026/27), with the exact words to say to your council

THE MOST IMPORTANT THING TO KNOW BEFORE YOU START

Almost none of these are applied automatically. Your council will not ring you, write to you or tell you that you have been overpaying. You have to tell them, and you should always ask for the money to be **backdated**. For an average Band D home in England (£2,392 in 2026/27), the 25% single person discount alone is worth about **£600 a year**. And **discounts can stack**: you are never limited to one, so claim every one you qualify for.

How to use this guide: find yourself in the Quick Finder below, read that section, then use the **WHAT TO SAY** box at the end of it when you phone or email your council.

If this sounds like you	Go to	What you could get
I live alone	Section 1	25% off
I live with a student, apprentice, school or college leaver, or someone under 18	Section 2	25% off, or more
My partner has died, or has moved into a care home	Sections 1, 4 and 12	25% off, plus an empty home can be exempt
I have a granny annexe, or a relative lives in my annexe	Section 3	50% off, or exempt
A home is empty (death, care home, hospital)	Section 4	Exempt: 100% off
I am on a low income or benefits	Section 5	Up to 100% off
I am struggling to pay. **NEW:** £100 Household Energy Payment	Section 6	Instalments, hardship help, £100
Someone has dementia, a severe stroke or a severe learning disability	Section 7	Up to 100% off, backdated
I care for someone 35 hours or more a week	Section 8	25% or 50% off
A home has been adapted for a disability	Section 9	One band lower
I am over State Pension age	Sections 10 to 12	Up to 100% off
I think my band is too high	Section 13	Lower band plus a refund
The council said no, or I want my money back	Section 14	Appeal for free

PART 1: HOW COUNCIL TAX WORKS (THE 2-MINUTE VERSION)

Who counts? The council assumes **two adults** live in every home. If only one adult counts, you get 25% off. Some adults do not count at all. The law calls them "**disregarded**" (see Section 2).

Three ways to pay less

DISCOUNT	EXEMPTION	REDUCTION
A percentage off your bill, such as 25% or 50%.	The home pays **nothing**, such as a home left empty after a death.	Help based on income (Council Tax Reduction) or a **lower band** (disabled band reduction).

Your band decides your bill

Every home in England was put into a band (A to H) based on its estimated value on **1 April 1991**. Your council sets a Band D charge, and every other band is a fixed proportion of it.

Band	Home value on 1 April 1991 (England)	Typical yearly bill*
A	Up to £40,000	£1,595
B	£40,001 to £52,000	£1,860
C	£52,001 to £68,000	£2,126
D	£68,001 to £88,000	£2,392
E	£88,001 to £120,000	£2,924
F	£120,001 to £160,000	£3,455
G	£160,001 to £320,000	£3,987
H	Over £320,000	£4,784

*At the 2026/27 England average Band D charge of £2,392. Your own council's charge will be different, but the proportions are the same.

How to claim anything in this guide: 3 steps

- **Ask first.** Phone or email and ask which discounts, exemptions and reductions are currently on your account.
- **Apply** for each one you qualify for, with the evidence they ask for.
- **Ask for it to be backdated** to the date you first qualified, and get the decision **in writing**.

HAVE THESE READY BEFORE YOU CALL

- ☐ Your council tax **account number** (on your bill)
- ☐ Who lives at the address, and their ages
- ☐ The dates things changed (a death, a move into care, an adaptation)
- ☐ Benefit award letters and any doctor's certificate
- ☐ A pen and paper: write down **the name of the person you speak to, the date and a reference number**

WHAT TO SAY TO THE COUNCIL!

"Could you tell me which discounts, exemptions and reductions are currently applied to my council tax account, and how many adults are counted at my address?"

HAVE READY: your account number.

PART 2: DISCOUNTS FOR ANY HOUSEHOLD

1. The Single Person Discount: 25% Off

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
Only **one adult counts** at your address. You live alone, or everyone else is "disregarded" (Section 2).	**25% off.** About £600 a year on an average Band D home.	Ask your council (online form or phone). It is **not automatic**.	Yes. Ask for it from the date you first qualified.

- ✔ **You do not have to live alone.** If everyone else in the home is disregarded (a full-time student, a person with severe mental impairment, a live-in carer) you still get 25%.
- ✔ **The most commonly missed:** your partner has died; your partner has moved permanently into a care home; a partner or adult child has moved out.
- ✔ If an adult who counts moves in later, **tell your council**. You can be penalised for not telling them.

EXAMPLE

Someone widowed four years ago in a Band D home who has been paying the full bill could ask for 25% back to the date of death. At about £600 a year, that is roughly **£2,400** (average figures). Your council decides how far back it will go, so always ask.

WHAT TO SAY TO THE COUNCIL!

1. *"I would like to check that I am receiving the single person discount, and confirm how many adults are counted at my address."*
2. *"If not: I should have received it since [date, e.g. my husband died / moved into a care home]. Please apply it from that date and confirm in writing how far back you will backdate it."*

HAVE READY: your account number, and the date things changed. They may ask for a death certificate or a letter from the care home.

2. The "Disregarded" People: Who Does Not Count

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
Anyone living with **people who do not count** as adults (list below).	**25%** if one adult still counts. **50%** if nobody counts.	Apply to your council with proof for each person.	Yes. Ask from the date they became disregarded.

How many adults count?	What you get
2 or more adults count	No discount: full bill
1 adult counts	**25% off**
No adults count (everyone is disregarded)	**50% off**
Everyone is a full-time student, or everyone has a severe mental impairment	**Exempt: nothing to pay**

Who is disregarded	What the council will want
Full-time students and student nurses	A certificate from the university or college. Full-time means a course of at least 24 weeks a year and 21 hours a week.
Apprentices and youth trainees	Proof of a recognised scheme, and low pay.
Under 18s	Nothing. They never count.
18 and 19 year olds in school or college, or who have just left	Proof they are in full-time education.
Anyone aged 18 or over you still get Child Benefit for	Your Child Benefit letter.
People with a severe mental impairment (Section 7)	A doctor's certificate **and** a qualifying benefit.
Live-in carers (Section 8)	35 hours or more a week, and the person they care for gets a qualifying benefit.
Care workers employed by a charity or council on a very low wage	Ask your council.
People living in a care home, nursing home or hostel, or long-term in hospital	A letter from the care home or hospital.
People in prison (not for unpaid fines or council tax)	The council checks.
Others: members of religious communities, foreign language assistants, diplomats, visiting forces	Ask your council.

EXAMPLES

- ✔ You + an adult son in full-time higher education = **25% off** (he does not count, so you are the only one who does).
- ✔ You + a student son + a daughter aged 18 in full-time sixth form = **25% off** (one adult still counts).
- ✔ A person with severe mental impairment + a live-in carer who is *not* their husband or wife = **50% off** (both disregarded).
- ✔ A house of full-time students only = **exempt**.

WATCH OUT

50% off only applies when EVERY adult in the home is disregarded. If even one adult counts, the most you can get from this rule is 25%.

CARE LEAVERS

Many English councils offer a discount or exemption to care leavers up to the age of 25. It is set by each council, so ask yours. In Wales it is a national exemption.

WHAT TO SAY TO THE COUNCIL!

1. *"Can you explain which people are disregarded for council tax, and check whether anyone at my address should be disregarded but is not showing on my account?"*
2. *"[Name] is a [full-time student / apprentice / 18-year-old in full-time education / person with a severe mental impairment]. What evidence do you need? Please apply it from [date] and backdate it."*

HAVE READY: your account number, and proof for each person (student certificate, Child Benefit letter, doctor's certificate).

3. Annexes and "Granny Flats"

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
A **self-contained annexe** used by your family, or lived in by a dependent relative.	**50% off** for family use. **Exempt** if a dependent relative lives there.	Apply to your council and say which one you are claiming.	Yes. From the date the relative moved in.

- ✔ **An annexe is billed separately** if it is self-contained (its own front door, kitchen and bathroom).
- ✔ **50% family annexe discount:** the annexe is used by you or your family. It stacks on top of other discounts (an adult son living alone in an annexe could get 25% *and* 50%).
- ✔ **Exempt:** a "dependent relative" lives there as their main home. That means a relative who is **65 or over**, or has a **severe mental impairment**, or is **substantially and permanently disabled**.
- ✔ **Also exempt:** an *empty* annexe that cannot be let separately because of a planning restriction.

WATCH OUT

There is no discount or exemption if you rent the annexe out to someone who is not family.

WHAT TO SAY TO THE COUNCIL!

1. *"I have a self-contained annexe at [address]. My [mother / father / relative] lives there and is [over 65 / severely mentally impaired / substantially and permanently disabled]. I would like to claim the dependent relative annexe exemption."*
2. *"If that does not apply, please give me the 50% family annexe discount. Please backdate it from [date they moved in]."*

HAVE READY: proof of their age or disability, and the date they moved in.

4. Empty Homes and Life Events: Exemptions

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
A home left **empty** because of a death, a move into care, prison, or similar.	**Exempt: 100% off** while it stays empty.	Apply to your council. Many have an exemption form.	Yes. From the date the home became empty.

Situation	Exemption	How long
The person liable has **died**	Class F	From the date of death until probate is granted, then up to 6 months more (while it stays empty)
The owner has moved **permanently into a care home, nursing home or hospital**	Class E	While the home stays empty
The owner has moved elsewhere to **receive care**, or to **give care**	Class I / Class J	While the home stays empty
The person liable is in **prison** (not for unpaid fines or council tax)	Class D	While the home stays empty
Left empty by **students**	Class K	While empty
It is against the law for anyone to live there	Class G	While that applies

EMPTY OR UNDER REPAIR? CHECK YOUR COUNCIL

Since 2013 there is **no national exemption** for homes that are simply empty and unfurnished, or being renovated. Each council decides what discount to give (some give a short one, some none). Ask. If a home has been demolished or cannot be lived in, you can also ask the Valuation Office (VOA) to take it off the list.

WHAT TO SAY TO THE COUNCIL!

"The property at [address] became empty on [date] because [the owner died / moved permanently into a care home]. Can you confirm whether an exemption applies, apply it from that date, and tell me what evidence you need?"

HAVE READY: a death certificate or a letter from the care home or hospital, and the date the home became empty.

PART 3: IF YOU HAVE A LOW INCOME

5. Council Tax Reduction: Up to 100% Off

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
People on a **low income**, working age or pension age. You do not need to be on benefits.	Up to **100%**. Working age: set by your council (often less).	Apply to your council, even if you already claim other benefits.	Limited. Apply as early as you can.

- ✔ **It is not automatic.** Claiming Universal Credit or other benefits does *not* apply for it for you. Apply separately to your council.
- ✔ **Pension age:** national rules, up to 100% off. See Section 10.
- ✔ **Working age:** each council runs its own scheme. Many cap support below 100% (75% in some areas) and have a savings limit (often £6,000). Check yours.
- ✔ Discounts apply first (such as the 25% single person discount), then Council Tax Reduction applies to what is left. They stack.

WHAT TO SAY TO THE COUNCIL!

"I am on a low income [and I receive Universal Credit / ...]. Please send me the Council Tax Reduction application, tell me what evidence you need, and confirm which date my claim will start from."

ALSO ASK: is my claim being worked out **after** my other discounts? Do I also qualify for any hardship help?

HAVE READY: proof of income, benefit award letters and savings details.

6. Struggling to Pay? Payment Help and Hardship Relief

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
Anyone finding the bill hard to pay.	Smaller payments, a discretionary reduction, or a one-off £100.	Ask your council. For the £100, wait for your council's announcement.	Not usually.

- ✔ **Pay over 12 instalments instead of 10.** Ask your council. Each payment is smaller. You also lose the "free" February and March.
- ✔ **Change your payment date** to when your income arrives.
- ✔ **Ask for a hardship (discretionary) reduction.** Councils have a power to reduce or write off a bill in individual cases.
- ✔ **Fallen behind? Do not ignore it.** Contact your council and get free debt advice (Section 14).

NEW: £100 HOUSEHOLD ENERGY PAYMENT

The Budget on 28 October 2026 announced a **one-off £100 payment** for households in **council tax bands A to D in England**, paid through councils from **January 2027**. Councils also get a £100 million fund to help households that do not qualify. **Details are still to be confirmed.** Check your council's website.

WHAT TO SAY TO THE COUNCIL!

1. *"I am struggling to pay my council tax. Can you spread my bill over 12 instalments, and tell me whether I can apply for a discretionary hardship reduction?"*
2. *"Please also check that I am receiving every discount and reduction I am entitled to."*

HAVE READY: your account number and a rough idea of your income and outgoings.

PART 4: DISABILITY, ILLNESS AND CARERS

7. Severe Mental Impairment (SMI): Up to 100% Off

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
Someone with a **severe, permanent mental impairment** (certified by a doctor) who gets a qualifying benefit.	**Up to 100%**, depending on who else lives there.	Apply to your council. They send you a form for a doctor to sign.	**Yes.** Ask for it from when you first met both conditions.

The law defines it as *"a severe impairment of intelligence and social functioning (however caused) which appears to be permanent"*. In practice this can cover:

- **Dementia**, including Alzheimer's disease
- Severe damage from a **stroke** or **brain injury**
- A severe **learning disability**
- Huntington's disease, and in some cases severe Parkinson's or schizophrenia

You need BOTH of these

- ✔ **A certificate from a doctor** confirming the condition.
- ✔ **A qualifying benefit**, for example: Attendance Allowance (either rate), Disability Living Allowance (middle or higher care), Personal Independence Payment (daily living, either rate), Armed Forces Independence Payment, Constant Attendance Allowance, Incapacity Benefit, Severe Disablement Allowance or Employment and Support Allowance. Your council's form lists them all.

What it means for the bill

The person with SMI lives…	The bill
Alone, or only with other people who have SMI	**Exempt: nothing to pay**
With one other adult (for example a husband or wife)	**25% off** (that adult gets the single person discount)
With a live-in carer who is not their husband, wife or partner	**50% off** (both are disregarded)
With full-time students only	Usually **exempt**. Ask your council.
With two or more adults who count	No discount

BACKDATING

A claim can be backdated to the date you **first met both conditions** (the doctor's certificate and the qualifying benefit). Councils' policies differ and some go back many years. **Ask for full backdating, in writing.**

GETTING THE CERTIFICATE

Use the council's own SMI form. The Alzheimer's Society says doctors cannot legally charge for completing it. If your GP will not sign, ask another GP at the practice or a consultant.

DO NOT PAY A CLAIMS COMPANY

Some firms offer to claim for you in return for 25% to 40% of your refund. You do not need them. It is a standard council form and a doctor's certificate. Citizens Advice and the Alzheimer's Society will help for free.

WHAT TO SAY TO THE COUNCIL!

1. *"I would like to apply for the Severe Mental Impairment disregard for [name] at this address. Please send me the application form and certificate."*
2. *"[Name] has received [Attendance Allowance / PIP / ...] since [date], and a doctor can certify the condition. Please backdate it to the earliest date we qualified and confirm that in writing."*

HAVE READY: the benefit award letter (it shows the start date), and a doctor to complete the certificate.

8. The Carer Disregard: 35 Hours a Week

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
A **live-in carer**: 35+ hours a week, unpaid, not the spouse, partner or parent of a child under 18.	The carer is not counted. Usually **25% or 50% off**.	Apply to your council with the benefit details of the person you care for.	Yes. From the date you qualified.

You need ALL of these

- ✔ You provide at least **35 hours of care a week**.
- ✔ You **live in the same home** as the person you care for.
- ✔ You are **not their spouse, partner** or the **parent of a child under 18** they are caring for (see the box below).
- ✔ The person you care for gets a qualifying benefit: Attendance Allowance (either rate), Disability Living Allowance (middle or higher care), Personal Independence Payment (daily living, either rate), Armed Forces Independence Payment or Constant Attendance Allowance.

CARING FOR YOUR HUSBAND OR WIFE?

This disregard does not apply to spouses or partners. But if your husband or wife has dementia or a similar condition, check **Section 7** instead. They may be disregarded for severe mental impairment, which would give you the 25% single person discount.

WHAT TO SAY TO THE COUNCIL!

1. *"[Name] lives with me and I provide more than 35 hours of unpaid care a week. [Name] receives [Attendance Allowance / PIP / ...]. I am not their husband, wife or partner, or the parent of a child under 18."*
2. *"Please disregard me as a carer from [date], and tell me what evidence you need. How far back can you backdate it?"*

HAVE READY: the benefit award letter of the person you care for.

9. The Disabled Band Reduction: One Band Lower

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
A home where a **disabled person** (any age, even a child) lives and which has an **essential adaptation** (list below).	Your bill drops **one whole band**. About £265 to £800 a year.	Apply to your council. They may visit to inspect.	Yes. Ask from when the adaptation was made.

The disabled person must be **substantially and permanently disabled**. They do not have to pay the bill, and they do not need to receive any benefit. The home must have **at least one** of these, and it must be **essential or of major importance to their wellbeing**:

- ✔ **A second bathroom or kitchen** that the disabled person needs. A second toilet on its own does not count.
- ✔ **A room** (not a bathroom, kitchen or toilet) used mainly by the disabled person, for example a downstairs bedroom or a room for medical equipment such as dialysis.
- ✔ **Enough floor space for a wheelchair to be used indoors.** A wheelchair used only outdoors does not count.

You are in Band	You pay the rate for	Typical yearly saving*
A	1/9 off the Band D charge (five-ninths of Band D)	£266
B	Band A	£266
C	Band B	£266
D	Band C	£266
E	Band D	£532
F	Band E	£532
G	Band F	£532
H	Band G	£797

*At the 2026/27 England average Band D charge of £2,392. Your council's figure will differ.

WATCH OUT

A **second toilet** or turning your **only** bathroom into a wet room does not count as a second bathroom. A wet room that is an **extra** room with a toilet, washbasin and shower or bath can. If in doubt, apply and let the council decide, and take photographs.

WHAT TO SAY TO THE COUNCIL!

1. *"I would like to apply for the disabled band reduction. [Name], who is substantially and permanently disabled, lives here. The property has [a ground-floor bedroom used mainly by them / a second bathroom / space for a wheelchair indoors], which is essential to their wellbeing."*
2. *"Please send me the form, tell me whether you will inspect, and backdate it to [the date the adaptation was made / the date they moved in]."*

HAVE READY: photographs of the adapted room, and a letter from a doctor or occupational therapist if you have one.

PART 5: OVER 60s AND PENSIONERS

10. Pension Credit: 100% Off Your Council Tax

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
Anyone who has reached the **qualifying age for Pension Credit** (State Pension age) and gets the **Guarantee Credit** part.	**100% off** (income and savings ignored).	Apply to your council **and** claim Pension Credit if you are not already.	Pension Credit: up to 3 months. Council Tax: ask.

- ✔ **Guarantee Credit** = 100% Council Tax Reduction. Your savings do not matter.
- ✔ **Savings Credit only** = you may get some reduction, worked out from your means.
- ✔ **No Pension Credit?** You can still claim Council Tax Reduction under the national pension-age rules. It depends on your income and savings. If you have **more than £16,000** you usually cannot get it (unless you get the Guarantee Credit). Savings between £10,000 and £16,000 count as extra income.
- ✔ **Claim Pension Credit:** call **0800 99 1234** or go to gov.uk/pension-credit. It can be backdated up to 3 months. It also unlocks other help, such as the Warm Home Discount and a free TV licence if you are 75 or over.

MANY PENSIONERS ARE MISSING OUT

Hundreds of thousands of pensioners who are entitled to Pension Credit are not claiming it. If you are over State Pension age on a modest income, **check your entitlement first**.

WHAT TO SAY TO THE COUNCIL!

1. *"I am of State Pension age [and I receive the Guarantee Credit part of Pension Credit]. I would like to apply for Council Tax Reduction under the pension-age scheme."*
2. *"Please tell me what you need from me, apply it from the earliest possible date, and confirm how far back it can go."*

HAVE READY: your Pension Credit award letter, State Pension details and savings information.

11. Second Adult Rebate (Pension Age Only)

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
You are **pension age** and share your home with another adult on a **low income**.	Usually **up to 25%**, based on *their* income.	Apply to your council. Give details of the second adult's income.	Ask.

- ✔ The other adult must **not** be your partner, a tenant or a boarder, and must **not pay council tax** themselves. An adult son or daughter on a low income is the classic example.
- ✔ It is based on **their** income, not yours. You can claim it **even if your own savings are over £16,000**.
- ✔ You cannot have it **and** Council Tax Reduction at the same time. The council should give you whichever is higher.

WHAT TO SAY TO THE COUNCIL!

"I am of pension age and an adult who is not my partner lives with me on a low income. I would like to apply for Second Adult Rebate, and for you to work out whether that or Council Tax Reduction gives me more."

HAVE READY: details of the other adult's income and savings.

12. Bereavement, Care Homes and Moving In With Family

What has happened	Check these
Your partner has died	Single person discount from the date of death (Section 1). If you were the only owner and the home is now empty: exemption (Section 4).
Your partner has moved permanently into a care home	They are disregarded, so you can get the single person discount at once (Section 1). Ask about Council Tax Reduction and Attendance Allowance.
A parent is moving in with you or into an annexe	Annexe exemption or discount (Section 3). Check for a carer disregard (Section 8).
Someone in the family has dementia	Severe Mental Impairment (Section 7). It can be backdated.

ATTENDANCE ALLOWANCE: THE KEY THAT UNLOCKS OTHER HELP

If you are over State Pension age and need help with personal care or supervision, you may be able to claim **Attendance Allowance**. It is **not means-tested**. Having it can also unlock the **Severe Mental Impairment** and **carer** rules above. Claim at gov.uk/attendance-allowance.

YOUR OVER-60s CHECKLIST

- ☐ Do I live alone, or has my partner died or moved into care? (Section 1)
- ☐ Do I live with anyone who is a student or disregarded? (Section 2)
- ☐ Am I getting Pension Credit? (Section 10)
- ☐ Do I get, or could I claim, Attendance Allowance? (Section 12)
- ☐ Has my home been adapted for a disability? (Section 9)
- ☐ Does anyone I live with have dementia or a similar condition? (Section 7)
- ☐ Does a relative care for me, or do I care for someone? (Section 8)
- ☐ Do I have a granny annexe? (Section 3)
- ☐ Have I lived here since the 1990s and never checked my band? (Section 13)

PART 6: IS YOUR BAND WRONG? CHECK AND CHALLENGE

13. Challenging Your Council Tax Band

WHO QUALIFIES	HOW MUCH	HOW TO CLAIM	BACKDATING?
Anyone who thinks their home is in a **higher band** than similar homes nearby.	A **lower band**, a lower bill, and possibly a **refund**.	Free, online at gov.uk/challenge-council-tax-band.	Yes. A refund can go back to when the error began (England: no earlier than 1 April 1993).

Bands were set in 1991 by estimate, often by people driving past with a clipboard, and nobody reviews them automatically. Estimates suggest up to **400,000 homes** in England may be in the wrong band. You must follow the official steps. Emailing “this feels unfair” will not work.

Step 1: Check your neighbours’ bands

Look up your home and **5 to 10 similar homes** (same size, type and age) on GOV.UK (gov.uk/council-tax-bands). If similar homes are in a lower band, that is your first red flag.

Step 2: Understand the risk

THIS IS NOT RISK-FREE

A challenge can lead to your band staying the same, going **down**, or going **up**. The VOA can also look at the whole area, which can affect your neighbours. Only go ahead if the evidence is strong.

Step 3: Estimate your 1991 value

Use an online tool that works backwards from today’s value, and compare it with the band ranges in Part 1. This is for your own confidence. If your home was built after 1991, the VOA compares it with similar homes that existed then, so the approach is the same.

Step 4: Gather your evidence

- ✔ **Addresses and bands of similar homes** in a lower band
- ✔ Sale prices from 1991, or evidence of value
- ✔ Anything showing the band is out of line (photos, plans, building changes)

Step 5: Make the challenge

Route	When you can use it	What happens next
Formal challenge (a "proposal")	Within **6 months** of becoming the council tax payer, or of the VOA changing your band. Also after changes to the property or area.	The VOA must review it. If refused, you can appeal **free** to the **Valuation Tribunal** within **3 months**.
Band review	**Any time**, if you think the band is wrong.	The VOA looks at it, but there is **no right of appeal** to the tribunal. It can take up to 12 months.

- ✔ **Keep paying your bill** while the challenge runs. If the band is reduced, your council recalculates your bill and refunds the difference.
- ✔ **It is free.** You never need to pay a company to do it.
- ✔ **Told you cannot challenge after 6 months?** That is only the time limit for a formal proposal. You can still ask for a band review at any time.

WHAT TO SAY TO THE COUNCIL!

"I believe my home at [address] is in the wrong council tax band. Similar homes at [addresses] are in a lower band. I would like to make a challenge to the Valuation Office. Can you confirm that if the band is reduced you will refund the overpayment from the date it should have started?"

HAVE READY: the addresses and bands of 5 to 10 similar homes (see Template C). The challenge itself goes to the VOA online, not to your council.

WALES, SCOTLAND AND NORTHERN IRELAND

Wales: bands are based on 2003 values (A to I), and the challenge goes to the VOA. **Scotland:** challenges go to your local Assessor (saa.gov.uk). **Northern Ireland:** there is no council tax; homes pay domestic rates. Most discounts in Parts 2 to 5 are similar in Wales and Scotland, but the means-tested reduction schemes differ.

PART 7: GETTING YOUR MONEY BACK, AND IF THE COUNCIL SAYS NO

14. Backdating, Refunds and Appeals

Type of claim	How far back?
Single person discount, disregards, SMI, carers, exemptions	From the date you first qualified. **Councils differ on how far they go**, so always ask in writing and challenge a refusal.
Disabled band reduction	Ask for the date the adaptation was made or the disability began.
Band challenge (reduced band)	To when the error began (England: no earlier than 1 April 1993).
Pension Credit	Up to 3 months before you claim.
Council Tax Reduction	Often limited. Apply early.

If the council says no

- ✔ **Ask for the decision and the reasons in writing.**
- ✔ **Ask the council to review it** in writing (Template B).
- ✔ If you are still unhappy, or they do not reply within **2 months**, **appeal to the Valuation Tribunal**. It is **free** and informal. Appeal within 2 months of the council's decision. If the council has not replied, you can appeal within 4 months of first writing to them.
- ✔ **Keep every letter, email and note.** Your log is on the last page.

Free help

- **Citizens Advice** (citizensadvice.org.uk) for council tax and benefits
- **Age UK** (ageuk.org.uk) for older people
- **Alzheimer's Society** (alzheimers.org.uk) for dementia and council tax
- **Turn2us** (turn2us.org.uk) to check which benefits you can claim
- **StepChange** (stepchange.org) or **National Debtline** (nationaldebtline.org) if you are in debt

TEMPLATES: WHAT TO WRITE AND WHO TO SEND IT TO

Replace the highlighted [brackets] with your details. Send by email and keep a copy. If you post it, use recorded delivery.

TEMPLATE A: Claim a discount, exemption or reduction (and ask for backdating)

SEND TO: your council's Council Tax team (the address or email is on your bill).

Subject: Council Tax account [account number], [your address]: claim for [discount / exemption / reduction]

Dear Sir or Madam,

I live at [address]. I am writing to claim [the single person discount / the carer disregard / the Severe Mental Impairment disregard / the disabled band reduction / Council Tax Reduction / the Class [letter] exemption].

I have been entitled since [date] because [reason, e.g. my husband died on that date / [name] has had a doctor's certificate and Attendance Allowance since that date].

I enclose: [list your evidence].

Please (1) apply this from [date] and backdate it as far as the rules allow, (2) confirm in writing the amount credited or refunded, and (3) tell me within [14] days if you need anything else.

If you refuse, please give me your decision and your reasons in writing so that I can appeal to the Valuation Tribunal.

Yours faithfully, [your name] | Account number: [number] | Phone: [number]

TEMPLATE B: Ask the council to review a refusal

SEND TO: your council's Council Tax team, marked "Request for review of decision".

Subject: Request for review: Council Tax account [account number], decision dated [date]

Dear Sir or Madam,

I disagree with your decision dated [date] that [what they decided]. I believe I am entitled to [discount / exemption / reduction] because [reason], and I enclose [evidence].

Please review your decision and reply in writing within [14] days. If you do not agree, please give your full reasons and confirm the date of your decision, because I intend to appeal to the Valuation Tribunal if it is not resolved within 2 months.

Yours faithfully, [your name]

TEMPLATE C: Band challenge covering note (attach to the online challenge)

SEND TO: the Valuation Office (VOA), through gov.uk/challenge-council-tax-band.

I believe my home at [address] is in the wrong council tax band. It is currently in Band [letter]. I believe it should be in Band [letter].

Similar homes nearby (same size, type and age) are in a lower band: [address 1, band] / [address 2, band] / [address 3, band] / [address 4, band] / [address 5, band].

My home is [describe: type, number of bedrooms, approximate size, age]. [Add anything that supports your case, e.g. a 1991 value estimate.]

I enclose [photographs / plans / price evidence]. Please review my band and confirm the outcome in writing.



YOUR COUNCIL CONTACT LOG

Write down every call and email. If you need to appeal, this is your evidence.

Date	Who I spoke to	Reference no.	What was agreed	Follow up by

BEFORE EVERY CALL

- ☐ Have your account number ready
- ☐ Ask for the **name** of the person and a **reference number**
- ☐ Ask for the decision **in writing** and ask how far back it will be backdated
- ☐ Follow up by email the same day to confirm what was agreed
- ☐ Diary the 2 month deadline if they have not replied

This guide is for England and shows 2026/27 figures. It is general legal education, not legal advice, and rules and amounts change. Always check with your council or Citizens Advice. For complex cases or if the council refuses, visit **bettercallkal.co.uk/recommended-lawyer/** for a free referral to a specialist.