



Understanding Council Tax: A Guide for Family Carers

This factsheet is designed to help you as a family carer understand Council Tax, what support you may be entitled to, and how to reduce your bill if you are caring for someone with a learning disability, autism, or other long-term conditions. It breaks down the key information into clear sections so you can quickly find the help that applies to your household.

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★ At a Glance: Could You Pay Less Council Tax?

You may get a discount, reduction, or exemption if:

- Someone in your home has a lifelong disability or condition (including learning disability, autism, dementia, brain injury)
- You provide 35+ hours of care each week and live with the person you care for
- Someone is classed as Severely Mentally Impaired (SMI)
- and receives a qualifying disability benefit
- Only one adult in the home “counts” for Council Tax (others may be disregarded, such as students, young people, carers, or people with SMI)
- Your household is on a low income (you may qualify for Council Tax Reduction)
- Your home has adaptations for a disabled person (you may get a Disability Reduction)
- The person you care for has moved into a hospital or a care home (the property may be exempt)
- If all adults in the home are disregarded (e.g., carers + SMI adults), the property becomes exempt from Council Tax (100% reduction).

Many discounts can be backdated — sometimes for years.

… Why this matters for our families:

Many family carers don't realise the following may lead to a reduction in council tax:

- Learning Disability
- Autism alone may qualify
- You do not need to receive Carer's Allowance
- Income and savings do not affect eligibility

The discount can be backdated for years



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What is Council Tax?

Council Tax is a local tax paid to the council for the home you live in. It applies to self-contained homes such as houses, flats, bungalows, houseboats, and mobile homes, whether you own or rent them.

Council Tax is a charge from your local council to help pay for services like waste collection, roads, and community support.

The amount you pay depends on:

The value of your home

How many adults live there

Whether anyone in the household qualifies for a discount or exemption

Council Tax is paid directly to your local district and borough council.



All homes are placed into one of eight Council Tax bands, from Band A (the lowest) to Band H (the highest). Each year, local councils decide how much needs to be paid for each band.

You can check your specific banding on the Gov.uk website [here](#)



Ways You May Pay Less

There are 3 ways which could mean you pay less council tax, these are:

Carer Discount (25-50%)

Severe Mental Impairment (SMI) Discount

Certain people in the home who are not counted

The following pages goes into more detail on each.



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★ Carer Discount (25% or 50%)

You may be ignored for Council Tax purposes if all the following apply:

You provide 35+ hours of care a week

You live with the person you care for

You are not their spouse/partner

The person you care for receives certain disability benefits (e.g., PIP Daily Living, DLA Care, Attendance Allowance)

If you are disregarded and only one adult counts, you get 25% off. If no adults count, you get 50% off.

You do not need to receive Carer's Allowance to qualify.

★ Severe Mental Impairment (SMI) Discount

The term sounds harsh, but it's simply the legal wording used for Council Tax.

A person may qualify if they have a permanent condition that affects their ability to understand, learn, or manage daily tasks.

This can include: Learning disabilities - Autism - Dementia (any type) - Alzheimer's - Severe mental illness - Brain injury - Conditions affecting cognitive functioning

It does not depend on IQ or diagnosis alone — it's about how the condition affects day-to-day functioning.

If the person met the criteria in the past, the discount can often be backdated to the date they first received a qualifying benefit.



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What evidence is needed?

To be “disregarded” for Council Tax, the person must meet two conditions:

A doctor confirms the condition: A GP or consultant signs a simple form stating the person has a condition that meets the SMI criteria. This is usually free, and councils provide the form.

They receive a qualifying disability benefit

This includes (most common examples):

Personal Independence Payment (PIP) – Daily Living component (any rate)

Disability Living Allowance (DLA) – Middle or Higher Rate Care

Attendance Allowance (any rate)

Adult Disability Payment (Scotland) – Daily Living component

Armed Forces Independence Payment

Constant Attendance Allowance

Employment and Support Allowance (ESA)

An Example

Julie cares for her adult son who receives PIP Daily Living.

She provides 35+ hours of care.

She is “disregarded,” and her son is “disregarded” due to SMI.

→ No adults count

→ The property may be fully exempt.

Common misunderstandings

“You can’t get SMI if the person has autism but no learning disability” — False.

“You must be on benefits to get a discount” — False.

“You can’t get it backdated” — False (you often can).



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★ Other People Who Don't Count

Some people are not counted when working out Council Tax, including:

Young people under 18

Full-time students

Live-in care workers

Long-term hospital or care, home residents

This can reduce your bill if it leaves only one “counted” adult.



Joint households and mixed eligibility

Many households include people with different circumstances. This can affect how much Council Tax you pay.

This includes situations where:

- One adult is disregarded, but another is not**
- A disabled adult lives with their parents or family**
- A carer moves into or out of the home**

If not everyone qualifies

When working out your Council Tax, the council only counts adults who are not disregarded.

If only one adult counts, your bill is usually reduced by 25%

If no adults count, your bill may be reduced by 50% or fully exempt

If two or more adults count, no discount may apply — even if others are disregarded

Each household is assessed individually. If your situation changes, you should tell your council so your bill can be reviewed.



When a Property Can Be Fully Exempt

A home may be exempt if:

The only adult(s) living there are severely mentally impaired

The property is empty because the resident has moved out to receive care

A dependent relative lives in an annexe (annexe may be exempt)

If all adults in the property are disregarded, the property becomes exempt.



Council Tax Reduction (CTR)

If your household is on a low income, you may get help through CTR.

This applies whether you:

Work

Receive benefits

Are a pensioner

Each council has its own scheme.

You apply through your local council's benefits team.



Disability Reduction Scheme

If someone in the home is substantially and permanently disabled, you may get a reduction if your home has:

An extra bathroom or kitchen needed by the disabled person

A room mainly used by them (e.g., sensory room)

Space for indoor wheelchair use

This reduces your bill to the band below your current one.



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How to apply for a reduction or exemption

You apply directly to your local council.

To apply:

Contact your council's Council Tax team

Ask for the discount, disregard, or exemption you think applies to your household

Complete the form they provide

You may be asked to:

Provide a short medical confirmation from a GP or consultant (for SMI)

Give details of any qualifying disability benefits

Provide basic household information

If you think you were eligible in the past, ask for your reduction to be backdated. Councils can often backdate discounts and exemptions for several years.



If You Disagree With a Decision

Write to your council within one month explaining why you think it's wrong.



Useful Contacts

[Essex County Council – Council Tax and CTR applications](#)

[Citizens Advice – independent advice](#)

[Adviselocal.uk – find local welfare rights support](#)

[Carers UK – national advice for carers](#)

[Turn2Us -UK-wide benefits charity](#)