

Council Tax Reduction for Universal Credit Claimants

Summary

If you're on a low income and receive Universal Credit, you may be able to get help paying your Council Tax through Cambridge City Council's Council Tax Reduction Scheme.

Who can get help?

You may qualify if you:

- Are of working age.
- Pay Council Tax to Cambridge City Council.
- Have an active Universal Credit claim.

You can still be considered even if your Universal Credit payment is currently £0, provided your claim remains open.

How much support will I get?

The Council uses a banded scheme. Your Universal Credit information is used to place you into an income band, and the band determines how much Council Tax you are expected to pay yourself. Generally, households with lower earnings receive more support, and those with little or no earnings can have their bill reduced by up to 100%.

When calculating your reduction, we may take account of:

- Your earnings.
- Your savings and capital.
- The people who live in your household.
- Other adults living with you who are not your partner or dependant children.

What information do you use?

We receive most of the information needed to assess your entitlement directly from the Department for Work and Pensions (DWP) through your Universal Credit claim. This means most people will not need to provide additional evidence.

Savings and capital

- Savings below £6,000 are ignored.
- Savings between £6,000 and £16,000 are taken into account.
- If you have more than £16,000 in savings or capital, you will not normally qualify for support under this scheme.

Other adults in your home

Your award may be reduced if another adult lives with you. This is known as a non-dependant deduction.

A deduction will not usually be made for certain groups, including full-time students, care leavers under 25, some disabled people, carers, and some people receiving benefits.

Applying

In most cases you do not need to apply for Council Tax Reduction yourself: So long as you indicate on your Universal Credit claim that you would like help paying your Council Tax, we will receive your information automatically and assess you on that basis.

If you did not request help on your Universal Credit application, or if you have not heard back from us within six weeks of applying, let us know.

Changes in circumstances

You should tell us about any change that may affect your entitlement. However, many changes reported through Universal Credit will be shared automatically with the Council by the DWP.

You can find out more information about how your claim is calculated, and view all your bills and notifications by using our online portal.

If you disagree with a decision

You can ask the Council to review your award. If you remain dissatisfied after the review, you have the right to appeal to the Valuation Tribunal for England.