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# Discounts and disregards

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Council tax is a complex area and there are more 20 ways the amount you pay could be reduced and more than 20 ways your property could have nothing to pay because you are exempt. The more common types of discount and exemption seen in Blackpool are:

- [If you live alone.](#)
- [If you have older children living with you studying at college](#)
- [If you have older children living with you who now attend university](#)
- [If someone in your household has a severe mental impairment](#)
- [If the property has been adapted for the needs of a disabled resident](#)
- [If you are struggling with your finances, or if you claim certain benefits like Universal Credit](#)
- [If the property is fully occupied by full time students](#)
- [If you are an unpaid carer providing care for someone who lives with you](#)
- [If you are professional or paid carer](#)
- [If your property is empty and unfurnished](#)
- [If you are the personal representative of a property which is empty following the death of the owner](#)
- [If your property remains empty because you are now living elsewhere to receive care](#)

**Apply for a discount now**

## Money off your council tax if you are the only person in your home who has to pay

A single person discount reduces your bill by 25%, if you are:

- The only person over 18 in your home, or
- The only person over 18 who is counted for council tax

Any young adults attending college or university who continue to live at home in Blackpool should receive a disregard, either because you receive continued child benefit payments whilst in further education or by receiving a student exemption certificate from their college or university where they are attending a full-time course.

Young adults attending college or university away from home should be registered for council tax in their student accommodation in the place where they study, meaning they should not be registered in Blackpool unless they return home once their course is finished. We do not need to know if they return home at weekends or during holidays.

## If someone in your home has a severe mental impairment (SMI)

You can get a reduction in your council tax if you, or someone aged 18 or over who lives with you, is deemed to be 'severely mentally impaired' and not counted for council tax purposes. Their mental impairment must be confirmed by a doctor or a registered general medical practitioner (GP).

The decision is made by the GP but this can include people who have been diagnosed as suffering with severe and enduring mental health issues such as Alzheimer's disease, other forms of dementia and strokes, are included.

To receive this discount the person must also be getting one of these benefits:

- Short-term or long-term Incapacity Benefit (IB)
- Employment and Support Allowance (ESA)

- Attendance Allowance (AA)
- Severe Disablement Allowance (SDA)
- The highest or middle-rate care component of Disability Living Allowance (DLA)
- Personal Independence Payment Daily Living Component at either standard or enhanced rate
- An increase in Disablement Pension for constant attendance
- The disability element of Working Tax Credit
- Unemployability Supplement (abolished in 1987 but existing claimants remain entitled)
- Constant Attendance Allowance payable under the Industrial Injuries or War Pension schemes
- Armed Forces Independence Payment
- Income Support which includes a disability premium because of incapacity for work
- The 'limited capability for work' or 'the limited capability for work related elements' of Universal Credit

In dealing with your application, we will ask you to provide your GP's details so we can make checks with them.

## If the property has been adapted for the needs of a disabled resident

If you, or someone who lives with you, is substantially and permanently disabled we may be able to reduce your bill by applying a reduction which is equivalent to the next lowest council tax band to what you are paying, and if your property is already in the lowest band already we may still be able to reduce your bill.

We can do this if your property has been adapted to meet the needs of a disabled person who lives in the property as their main residence and that feature is essential or of major importance to their wellbeing.

This could include:

- A physical disability, or
- Learning difficulties

Your home must also have at least one of these to qualify:

- A ground-floor room used as a therapy room or sensory room, or
- A bathroom used only by the disabled resident because of their needs, or
- An enlarged bedroom to accommodate medical equipment, or
- A widened hallway or open-plan area needed for wheelchair movement

You do not have to get a disability benefit to get this reduction, but we may ask about them to help us decide. We may also arrange a visit to your property to confirm how the room or feature is used.

The qualifying features may have been installed by you, a previous owner, a landlord, or built into the property originally.

The legislation is very precise in that the reduction can only be backdated to the start of the financial year or to the date the qualifying features were in place and being used by the disabled resident.

We would not normally consider general home improvements unrelated to disability needs, rooms used mainly for general family purposes, simple changes in how rooms are used, such as choosing to sleep downstairs, or alterations made only to the outside of the property to be qualifying adaptations.

## Money off your council tax if you are struggling with your finances or if you claim certain benefits

If you need help to pay your council tax, whatever your age and circumstances, or if you receive universal credit, [then you may be able to claim Council Tax Reduction](#).

## A full exemption if the property is occupied by full time students

Many students are exempt from paying council tax but this is not automatic, we do not receive information from your college or university, and you will need to make an application.

You will need to provide a copy of your student exemption certificate, which should be available, free of charge, from the administration office at your college or university.

We do not have any official halls of residence in Blackpool but some larger properties near colleges or universities can be classed as houses in multiple occupation, these typically being 'room only' style properties with shared facilities like kitchens and bathrooms and if

this is the case then you may find that your landlord is liable for the council tax and may ask you for a student exemption certificate so they can provide this to the council.

It can also be the case that you take a tenancy on a house with university friends or people from your course, and it may be the case that you are all named on the council tax bill. Again, the exemption is not automatic, and you will need to each provide copies of your student exemption certificate to the council.

If your accommodation is self-contained with your own bathroom and cooking facilities, then you may find your room or flat is liable for council tax in its own right and you have a council tax bill in your sole name. Again, the exemption is not automatic, and you will need to provide a copy of your student exemption certificate to the council.

## What is a student

You are classed as a full-time student for council tax purposes, if:

- You are 18 or over and at college, university or similar
- Your course lasts at least 24 weeks in the year, and
- It involves at least 21 hours of study a week, and
- The college or university considers your course to be full-time

In addition:

- You are also classed as a full-time student if you are 18 or 19 and on a non-advanced course like A-levels that lasts at least three months and involves at least 12 hours of study a week. This ends when you turn 20
- Your college or university must be a prescribed educational establishment in the UK or the European Union, you don't have to physically attend; you can be engaged in distance learning as long as you meet the other student criteria

## Money off your council tax if you are providing care for someone

### Money off your bill if you are a professional or paid carer

To receive a discount you must:

- Be providing care or support on behalf of a local authority or charitable body, or employed by the person you care for and introduced to them through a local authority or charity, and
- Be employed for at least 24 hours per week, and
- Earn less than £44 per week, and
- Live in premises provided by your employer to perform your duties. This does not mean you have to live with the person you are caring for

### Money off your bill if you live with someone who you provide care for

To receive a discount you must:

- Provide at least 35 hours of free care a week to somebody in your household who is not your spouse, partner or child under 18, and
- The person being cared for must be receiving one of the following benefits:
  - Attendance allowance - any rate, or
  - Constant Attendance Allowance - increased amount, or
  - Disability Living Allowance - care component (middle or higher rate), or
  - Disablement Pension - increased rate, or
  - Armed Forces Independence Payment - any amount, or
  - Personal Independence Payment - daily living component, standard or enhanced rate

## If your property is empty and substantially unfurnished

You can receive a discount on your property if it becomes empty and substantially unfurnished. The discount is for a maximum of 3 months from when it first became empty and will be applied irrespective of any change in ownership – this means that if you buy a property which was already empty then you bought it then the 3 month discount will apply from when the property first became empty rather than starting again when you bought it.

### What do we mean by empty and substantially unfurnished

This is a property where no one lives, and which holds very little furniture, making it functionally incapable of being lived in, typically requiring the removal of major items like beds, sofas, and tables. We would however allow carpets, curtains, light fittings, and sometimes white goods such as fridges and cookers.

## What happens if the property remains empty for more than 1 year

Where the property remains empty for more than 1 year then a long-term empty premium will be applied, and you will be charged an extra 100% on top of your normal council tax charge. Where the property has been empty for more than 5 years then you will be charged an extra 200% and where this is empty for more than 10 years it will be 300%. This is to incentive owners of empty property to bring their property back into use.

## What happens if I buy a long-term empty property

In Blackpool we have introduced [a discretionary premium exception for people buying empty property](#). This means that we will charge the normal empty rate for the property but will not charge the extra premium for up to 1 year from the date you bought it.

## What happens if the property is in such a poor state of repair that it is beyond repair

We have an obligation to charge council tax where a property appears in the Council Tax Valuation List which is maintained by the Valuation Office Agency (VOA). But the VOA can accept challenges (appeals) to have the property removed from the valuation list where they are demolished, truly derelict (incapable of habitation and beyond repair), or undergoing structural renovations. This process is independent of the council and you will need to make council tax payments whilst your appeal is ongoing.

## If you are the personal representative of a property which is empty following the death of the owner

You do not have to pay council tax on a property that has been left unoccupied following the death of the person who was the only person living at the property and was responsible for the bill. This exemption exists to give families time to deal with legal and practical matters after a bereavement.

The exemption applies where:

- The person who was living at the property and liable for council tax has died, and
- The property has been unoccupied since the date of death, and
- The property remains part of the deceased person's estate (not sold or transferred)

## When does the exemption apply

The property is exempt from the date it becomes unoccupied after the person's death, and this lasts until:

- Probate is granted, or
- Letters of administration are granted, or
- The property becomes occupied or ownership changes

## What is a personal representative

A personal representative is the person (or people) who has the legal authority to deal with the estate of someone who has died. The term covers both executors (when there is a valid will) and administrators (when there is no valid will).

## What is probate and how is it different from letters of administration

Probate is the legal process that gives someone named in the will, known legally as an executor, the authority to deal with a person's estate after they die. It confirms who has the right to manage the deceased person's property, money, and possessions. Letters of administration is the same process but where there was no will or where the executors were not able or willing to act.

## What is the impact of probate or letters of administration being granted

Until probate is granted or letters of administration are issued, the estate normally cannot be legally transferred or sold, and the property remains exempt from council tax so long as it stays unoccupied and part of the deceased's estate.

But once granted the property will be exempt for up to 6 months so long as the property remains unoccupied and still in the estate of

the deceased.

After this 6 month period, if the property is not sold or transferred, then council tax becomes payable and [in Blackpool we have introduced a discretionary premium exception](#) which means we will not charge the long term empty premium for a further 24 months.

## If your property remains empty because you are now living elsewhere to receive care

You do not have to pay council tax on a property that has been left unoccupied because the only person who lived there has moved permanently into a hospital, residential care home, nursing home, or similar setting to receive care.

The property will be exempt when:

- The person who was living in the property has moved to a care home, nursing home, hospital or hostel, and
- This move is permanent, and
- The property has been unoccupied since they left.

The exemption begins from the day the resident first moves into the care setting, and the property becomes empty, and it continues as long as the person remains in permanent care and does not intend to return home.

The exemption continues indefinitely, until the person in care leaves the care setting, the property becomes occupied, or ownership or liability changes.

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