

## Council Tax

The purpose of this guide is to give a very basic overview of council tax and how studying a higher education course at University may affect your obligation to pay. The rules are complicated and we cannot cover every scenario here; if you have any doubts about your status, always seek advice.

### What is Council Tax?

Local Authorities or Boroughs provide a variety of services for people who live in their area, for example, rubbish collection and road maintenance. In order to finance these services, they levy a charge on all local households, which is called Council Tax (CT). The amount of CT you pay reflects the value of the property you live in and the number of people who live with you.

### How does being a student affect CT?

To put it very simply, full-time students who live on their own are considered 'invisible' for CT purposes. This means they are not expected to pay.

### What happens if I live with other students?

As long as all the students living in the household are full-time, you will not be required to pay. However, you must all provide the Local Authority with proof you are full-time students.

### What happens if I live with non students?

If you live with one other adult - this could be a friend, your spouse or civil partner who is not a full-time student - there will be a CT charge. However, you should still provide the Local Authority with proof you are a full-time student and that will grant a 25% discount from the bill. If you live with more than one non-student, the 25% discount is lost and the full charge will be made for the property.

If this is the case you will have to work out how to divide the bill, although you are not legally liable for the bill. If you live with people who are earning good salaries, they may be prepared to pay the whole amount. However, this doesn't always work in practice and you may want to think about looking for student-only accommodation.

If you do this, don't forget your tenancy obligations, and always seek advice first. Alternatively, if the other person/people in your household are on a low income they may be eligible for the Council Tax Reduction to reduce the charge.

**Note:** 'Council Tax Reduction' has replaced Council Tax Benefit. So tell them to seek advice from the local Citizens Advice Bureau, or contact the CT department of the Local Authority.

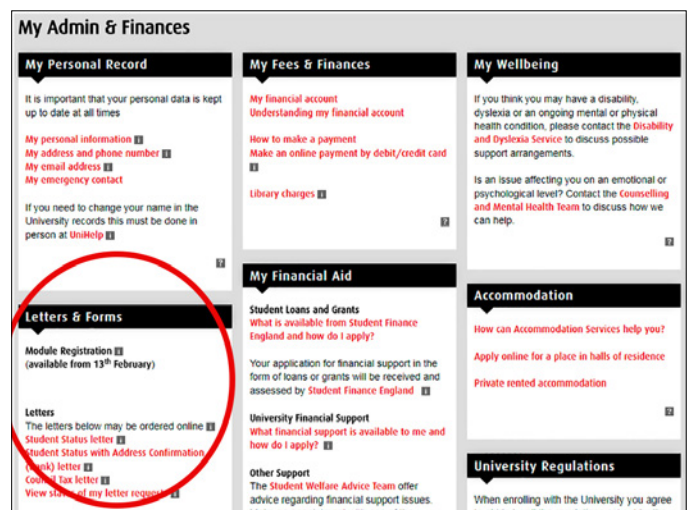
However, if you are the sole owner of the property and live with others as your tenants, this means you have higher status than the other occupants and you will be liable for the CT. If you feel that this describes your situation, seek advice from the Student Welfare Advice Team (SWAT) as you may qualify for a reduction.

### How do I prove I am a full-time student?

The University will provide you with written confirmation that you are a full-time student, which you must give to your Local Authority; this is called a Council Tax Letter/ Exemption Certificate.

### How do I get an Exemption Letter/Certificate?

You can order a Council Tax Exemption Letter/Certificate via 'My UniHub' from the **Letter and Forms** portlet. You must be enrolled and should be attending a full-time programme. This will confirm your enrolment status, programme title, mode of study, start date, end date, name and date of birth.



The screenshot shows the 'My Admin & Finances' dashboard with several sections: 'My Personal Record', 'My Fees & Finances', 'My Wellbeing', 'My Financial Aid', and 'Accommodation'. The 'Letters & Forms' section is circled in red and contains links for 'Module Registration', 'Letters', 'Student Status letter', 'Student Status with Address Confirmation', 'Council Tax letter', and 'View Status of my letter request'.

This certificate should cover the period from which you enrol until the date you complete or withdraw from your course. It will also cover the summer vacation periods. However, if at any time you interrupt, are not attending but completing a resit/deferred work, are a deferred finalist, or you have a debt with the University, you may have difficulty ordering a letter and in some cases you may lose your entitlement. We suggest you visit SWAT if you encounter this problem, or submit a query via your UniHub account.

**Note:** Some Local Authorities require you to complete a form in addition to supplying the CT Exemption Letter/Certificate.

### When should I apply?

We strongly advise that you order your Exemption Letter/Certificate at the very start of your course to avoid problems later down the line.

### What happens if I live in University halls?

Don't worry - all University halls are exempt from CT, so you don't need an Exemption Letter/Certificate.

### I am an international student. Do I have to pay?

Once you have started the full time degree course, International students are also disregarded for CT purposes and should follow the same procedures described above. However, be aware that if you arrive in the UK before you enrol, or stay on after your course ends, you will be liable to pay for these periods.

If you live with your spouse or civil partner who has permission to stay as your dependant, you are both exempt. However, in addition to your Exemption Letter/Certificate you should also send a photocopy of the Visa in your spouse or civil partner's passport to the Local Authority, showing their visa gives them no right to public funds. This restriction is what should trigger the LA to amend any CT bills. (You will be liable to pay during the pre-sessional short course)

**Note:** Some Local Authorities refuse to accept that dependants who are able to work in the UK despite having a restriction on 'public funds,' should qualify for an exemption.

### What happens if I am a part-time student?

Part-time students are expected to pay CT and therefore do not qualify for an Exemption Letter/Certificate. Remember that if you have a low income you may qualify for Council Tax Reduction, which could cover all or some of your CT liability.

### How do I apply for Council Tax Reduction

If you are on a low income, meet residence rules and are liable for council tax, you should contact the Local Authority about eligibility for Council Tax Reduction, or a Second Adult Rebate. These are means-tested so any amount paid will depend on your household income and who lives with you. Note In some circumstances, even if you're entitled to Council Tax Reduction, you may actually be better off claiming second adult rebate. For more information go

to: <https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/>

### What if I am re-taking credits on a part-time basis?

If you were enrolled on a full-time course, but have been told by the University that you need to retake credits on a part-time basis, you need not worry; you are still considered as a full-time student and will not be expected to pay CT.

### I am due to enrol on another course, what happens in the summer?

When you finish your degree course you will be liable for CT throughout the summer period before you start your next course of study. This is because the Exemption Letter/Certificate only covers the duration of your degree. If your degree finishes your exemption finishes.

When you enrol on your post-graduate course you will need to apply for another Exemption Certificate, but remember the course must be full-time and be of at least one year's duration.

Be aware that post-graduate students have had difficulty in securing exemption during the thesis 'writing up' period after the formal end of the course. While some local authorities are sympathetic and will extend your student status after the end of the course, others have been known to regard such students as liable even with an exemption letter. For more information: [www.nus.org.uk/en/advice/money-and-funding/council-tax](http://www.nus.org.uk/en/advice/money-and-funding/council-tax)

### I am a final year student but have been asked to defer/resit in the summer. Will my Council tax exemption be extended to cover this?

**No.** One of the requirements that need to be met in order to be eligible for council tax exemption is that you are studying on a full time course. In most cases, final year students submitting work after June are no longer classed as being in attendance as a full time student and therefore not eligible for council tax exemption.

### Any questions?

Contact SWAT. To see an advisor you can contact the Helpdesk, call 020 8411 3008 or email: [welfare@mdx.ac.uk](mailto:welfare@mdx.ac.uk)  
Check the other Welfare Advice Guides for other useful information at: [unihub.mdx.ac.uk/welfare-guides](http://unihub.mdx.ac.uk/welfare-guides)

Middlesex University Student Advice Team have made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors.

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