

**The Mandatory and Discretionary Scheme closed on 30/11/2022**

## **Westminster City Council**

### **Council Tax Rebate**

#### **Frequently Asked Questions (FAQs)**

#### **What is the £150 Council Tax rebate scheme?**

This is a part of the government's initiative to help households with rising energy costs. The government has asked Councils to make these payments to council taxpayers in Bands A to D. The £150 does NOT need to be paid back. More details are shown below.

The Council also has limited funds to make discretionary payments to people over and above the Government's scheme. Details of the Westminster City Council discretionary scheme have been agreed and details appear below. Discretionary payments will not need to be paid back.

#### **How do I check my Council Tax band?**

You can find your Council Tax Band by visiting:- <https://www.gov.uk/council-tax-bands>

#### **Who is eligible for the £150 Council Tax rebate under the Mandatory Scheme?:-**

You must be liable for the Council Tax bill at a property in **Bands A to D** on 1<sup>st</sup> April 2022. It must be your main residence.

If you do not pay any Council Tax because you receive full council tax support, you **will** be eligible for the payment. The rebate is also to be paid on these specific exemption classes:-

- Class N – lived in only by students
- Class S – lived in only by people under 18.
- Class U -lived in only by people who are severely mentally impaired
- Class W – is an annex lived in by a dependant relative

The government has stated that the rebate is not to be paid :-

- on properties without a permanent resident such as empty properties and second homes,
- where the council taxpayer is a corporate entity,
- on houses of multiple occupation (HMO),
- on most Council Tax exemption cases, with the four exceptions shown above.

## Who is eligible for the £150 Council Tax rebate under the Council's **Discretionary** Scheme?

The Government has provided Westminster City Council with funding of £2.2M and asked the Council to devise a Discretionary scheme. The Discretionary Scheme has been devised and approved by the Cabinet Member for Finance and Council Reform and it is as follows:-

The Council has determined that the following residents will be eligible for automatic awards of £150 under its Discretionary Scheme:-

- (1) Band E to Band H Council Taxpayers that are in receipt of Council Tax Support on 1.4.2022 - The Council has written to these residents and supplied a Direct Payment claim form.
- (2) Council Tax residents in receipt of a Disabled Band Reduction in Bands F to H on 1.4.2022 - The Council shall be writing to these residents in July and will supply a Direct Payment claim form
- (3) Council Tax residents that are in receipt of one of the mandatory scheme allowable exemption categories on 1.4.2022, but who reside in properties in the Band E to H range and are therefore not eligible under the mandatory scheme, i.e.
  - households occupied solely by under 18s
  - households occupied solely by students (but not student halls of residence)
  - households where the ratepayer is in receipt of a severely mentally impaired Council Tax exemption

The Council wrote to these residents during July and supplied a Direct Payment claim form

- (4) Council Tax residents currently in Band E-H properties that subsequently have their Council Tax Band amended to Band A to D by the Valuation Office (with the reduced rateable value effective on the eligibility date of 1 April 2022).
- (5) Tenants of properties in Bands A – H that are not Council taxpayers but receive Housing Benefit from the Council on 1.4.2022. The Council shall be writing to these residents by the end of August
- (6) There will be limited funding remaining to allow £150 payments to be provided to those residents that are successfully referred by Westminster CAB and their partner advice agency organisations for support under the Household Support Fund Extension. This element of the scheme will enable residents occupying Band E to H properties and not in receipt of CTS or Housing Benefit, but still suffering significant financial hardship, to receive financial support via referrals from Westminster CAB and their partner advice agencies.

**IMPORTANT The Discretionary scheme will close when the funding has been exhausted or on 30.11.2022 whichever is sooner.**

# How is the money being paid to Council Taxpayers?

## Direct Debit payers

Council Taxpayers who paid by Direct Debit in April have been sent the £150 payment automatically. We have written to all those who have been paid in this way.

NB If the Direct Debit payments come from an account which does not match the Council Taxpayer details on our records the payment could not be paid automatically and will be treated as a Non-Direct Debit payer.

## Non-Direct Debit payers and Council Taxpayers eligible under the Council's Discretionary scheme

The Council has credited the council tax accounts of all those eligible under the Mandatory scheme where the £150 rebate that could not be paid automatically. We have written to all of these Council Taxpayers. The letter advises that Council Taxpayers with ongoing instalments should reduce their next instalment(s) by £150 so that they then have the £150 to use for their fuel bills. You can check your council tax account online at

<https://revenuesbenefits.westminster.gov.uk/publicaccesslive/selfservice/citizenportal/login.htm>

For some Council Taxpayers, it is more appropriate for a direct payment of the £150 to be made. i.e. those without instalments to pay in 2022/23. If this applies to you, please ensure that you complete the "Council Tax Rebate – Request for a Direct Payment" form, that has been sent to you, accurately and send it WITH the bank account evidence requested to :

[westminster.counciltax1@secure.capita.co.uk](mailto:westminster.counciltax1@secure.capita.co.uk) using "Rebate Direct Payment" and your nine digit Council Tax Account Reference in the subject line of the email. **This also applies to Council Taxpayers that we have written to in relation to the Council's discretionary Scheme.**

The bank account verification evidence required is **ONE** of the following:

- A copy of a recent bank account statement (redacted statements are acceptable if the name, address, and bank details are shown)
- A copy of a cheque
- A copy of bank card showing bank account details

### **IMPORTANT :-**

- (1) Please do NOT send original bank documents to the Council , only copies or scanned images
- (2) Bank details CANNOT be taken over the telephone
- (3) If you do not provide the bank account verification evidence with your form, your request for a Direct Payment will be rejected

## **WARNING** Bogus callers – Fraud Awareness

Do not provide your bank details to anyone calling you claiming to be from Westminster Council's Council Tax office asking you to give your bank details to them over the phone. We will not be calling you to ask for these details. However, if you did not supply the bank evidence with your form, we may phone you to ask you to send your bank evidence to the council tax email :- [Westminster.counciltax1@secure.capita.co.uk](mailto:Westminster.counciltax1@secure.capita.co.uk) as your application cannot be processed without the bank account verification evidence.

If you realise now that you did not supply your bank account evidence when you sent in the form, you can send it now WITH your council tax account number and "Rebate" in the subject of your email, to :- [westminster.counciltax1@secure.capita.co.uk](mailto:westminster.counciltax1@secure.capita.co.uk) so it can be matched with your form for processing. **Please ensure all images are clear.**

## **How is the money being paid to Benefit Recipients who are not Council Taxpayers (Discretionary scheme?)**

The Council shall be providing a cheque for £150 to eligible Benefit recipients. These will be issued during August/September.

## **When is the £150 paid by Westminster City Council?**

The government asked councils to make the one-off payments of £150 under the mandatory scheme to eligible households between April and September. Whilst, discretionary payments need to be made by 30 November 2022.

Westminster City Council has sent payments of £150 to the bank accounts of all eligible Direct Debit payers and we have written to Council Taxpayers to advise them of the payment being made. Please note that if the bank details for the Direct Debit did not match sufficiently the liable Council Taxpayer details we were not able to use the automatic payment process.

We have also written to all of our 26,000 non-Direct Debit payers in Bands A to D explaining that we will be crediting their Council tax account. As stated above, there will be some Council taxpayers that prefer to have a direct payment of the £150 rather than a credit to their Council tax account, e.g. Council taxpayers who do not have any Council Tax to pay in 2022/23. For these Council taxpayers, a direct payment request form has been included within the Council's letter. **The processing of Direct Payment claims will take a considerable time to process and we thank you for your patience.**

The Council is in the process of writing to the various groups of residents that will be eligible for a payment under the Council's **Discretionary** Scheme.

If you are claiming a Direct Payment please ensure that you complete the form **carefully** and include the bank account verification evidence (please only attach copies or scanned images – **please do not send the Council any original documents**)

To ensure the payment requests can be dealt with as quickly as possible we will not contact you unless the application cannot be processed. The £150 will arrive in your bank account within 21 days. There is no need to chase up your application before that time. We will be contacting those whose applications cannot be processed in due course.

## **What if I think I forgot to include my bank account evidence with my Direct Payment claim form?**

If you realise now that you did not supply your bank account evidence when you sent in the form, you can send it now WITH your council tax account number and “Rebate” in the subject of your email, to [westminster.counciltax1@secure.capita.co.uk](mailto:westminster.counciltax1@secure.capita.co.uk) so it can be matched with your form for processing. Please ensure all images are clear.

## **What if I am overdrawn?**

If you are overdrawn, you can exercise your first right of appropriation on the £150 payment, so that your bank doesn't use it to pay off your overdraft. A sample letter that you can use to exercise your right of appropriation is available here: <https://www.nationaldebtline.org/sample-letters/ask-your-bank-pay-particular-bills>

## **What if I do not want the £150 rebate paid automatically?**

The Council has to process the payments in line with the government's guidance so Direct Debit payers will receive the money automatically. If you feel you do not need the money you may consider giving the money to a charity. The Westminster Community Charitable Trust details can be found here:

[Westminster Trust | Westminster City Council](#)

## **Where can I get more information?**

The Government leaflet about the scheme that was sent to Council Taxpayers with their annual Council Tax bill appears on:

[Council Tax band and charges | Westminster City Council](#)

The government website GOV.UK has announcements including:-

[Millions of most vulnerable households will receive £1,200 of help with cost of living - GOV.UK \(www.gov.uk\)](#)