COTSWOLD
District Council

Council name	**COTSWOLD DISTRICT COUNCIL**
Name and date of Committee	**CABINET MEMBER FOR FINANCE DECISION MEETING**
Subject	**APPLICATION FOR A SECTION 13A COUNCIL TAX DISCOUNT**
Wards affected	The Rissingtons
Accountable member	Councillor Patrick Coleman – Cabinet Member for Finance Email: patrick.coleman@cotswold.gov.uk
Accountable officer	Mandy Fathers – Head of Environmental, Revenues and Benefits Email: Democratic@Cotswold.gov.uk
Report author	Mandy Fathers – Head of Environmental, Revenues and Benefits Email: Democratic@Cotswold.gov.uk
Summary/Purpose	To consider a Section 13A Council Tax Discount
Annexes	None
Recommendation(s)	That the Cabinet Member for Finance considers an: a) Application for Discretionary Council Tax discount submitted under Section 13A of the Local Government Finance Act 1992, as amended and approve for reasons given within the report
Corporate priorities	• Delivering Good Services • Supporting Communities
Key Decision	NO
Exempt	NO
Consultees/ Consultation	Chief Executive Officer, Deputy Chief Executive and Section 151 Officer, Director of Governance and Development, Director of Communities and Place, Chief Accountant, Head of Legal Services, Cabinet Member for Finance, Managing Director (Publica)

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1. EXECUTIVE SUMMARY

1.1 The purpose of this report is to enable the Cabinet Member for Finance to consider an application for a discretionary Council Tax discount submitted under Section 13A of the Local Government Finance Act 1992.

2. BACKGROUND

2.1 The Council has received an application from a resident of Upper Rissington seeking discretionary assistance in respect of Council Tax arrears. The applicant has requested support to clear Council Tax arrears of £1184.26 relating to the 2025/26 financial year.

2.2 The property is assessed as a Band B dwelling and is occupied by two adults The annual net Council Tax liability for 2025/67 was £1,792.93.

3. MAIN POINTS

3.1 The household's financial circumstances have deteriorated significantly as a result of ongoing health issues. In September 2020, one member of the household was required to cease employment due to ill health, resulting in a reduction in household income. Despite this, Council Tax payments continued to be maintained until the 2025/26 financial year.

3.2 During 2025, the second member of the household suffered a stroke and, due to continuing health complications, was also required to leave employment. As a result, the household now relies solely on welfare benefits, including Universal Credit and Personal Independence Payments (PIP), and is experiencing financial hardship.

3.3 An income and expenditure assessment undertaken by Citizens Advie demonstrates that the household has a monthly budget deficit of £7.26. The assessment identifies no available surplus from which the Council Tax arrears could reasonably be repaid.

3.4 From January 2026 the household has been awarded 100% Council Tax Support (CTS). Had a claim for CTS been submitted earlier during the 2025/26 financial year, the household would have qualified for support from an earlier date, substantially reducing their Council Tax liability and preventing the majority of the arrears from arising.

3.5 The delay in submitting a CTS application has been attributed to the significant health challenges experienced by both members of the household. Information provided indicates that these circumstances adversely affected their ability to manage financial matters and seek entitlement to available support.

3.6 Given the exceptional circumstances of the case, the absence of any capacity to repay the debt, and the fact that the household now receives full CTS, it is considered appropriate for the Cabinet Member to consider the award of a discretionary reduction to clear the outstanding balance of £1,184.26.

4. FINANCIAL IMPLICATIONS

4.1 The full cost of any discretionary discount granted under this provision must be met by the billing authority, as there is no statutory mechanism to recover these costs from major precepting authorities. Such costs would therefore need to be met from the provision allocated within the Council Priorities Fund.

4.2 The financial impact of the recommendation contained within this report is £1,184.26.

5. LEGAL IMPLICATIONS

6.1 Section 13A of the Local Government Finance Act 1992 (as amended by Section 76 of the Local Government Act 2003), provides billing authorities with discretionary powers to reduce an individual's council tax liability where they consider it appropriate to do so.

6. RISK ASSESSMENT

6.1 The determination of this application does not establish a precedent, as each case is assessed on its individual merits. Accordingly, there is no significant risk to the Council or its residents.

7. EQUALITIES IMPACT

7.1 No adverse impacts on protected characteristics, as defined by the Equality Act, have been identified arising from the recommendations contained within this report.

8. CIMATE AND ECOLOGICAL EMERGENCIES IMPLICATIONS

8.1 There are none associated with this report.

9. ALTERNATIVE OPTIONS

9.1 The Cabinet Member for Finance may wish to consider the following options:

1) Approve a discretionary reduction of £1184.26 to clear the Council Tax arrears for 2025/26.
2) Approve an alterative level of discretionary reduction to reduce the 2025/26 council tax liability.
3) Refuse the application and award no discretionary discount.

10. BACKGROUND PAPERS

10.1 None