What help can I get to pay my Council Tax?
Greater Manchester authorities working together

This leaflet is one of a series produced by a number of Greater Manchester authorities to help you understand Council Tax, Housing Benefit and Council Tax Benefit. It is a general guide. People have different circumstances so please contact us if you need more detailed advice. Addresses are on the back of this leaflet.

Crystal Mark 18446
Clarity approved by Plain English Campaign
What help can I get to pay my Council Tax?

There are two types of Council Tax Benefit.

• Council Tax Benefit
• Second Adult Rebate

This leaflet tells you how to claim them.

Which can I claim?

Council Tax Benefit

You can claim Council Tax Benefit if you are:

• on Income Support or Jobseeker’s Allowance;
• receiving Employment Support Allowance
• getting the guaranteed part of Pension Credit;
• working and on low pay (this includes people who are self-employed); or
• on a low income.

For example, you might only get a retirement pension or be getting other social security benefits, like Incapacity Benefit.

But, you cannot get Council Tax Benefit in the following circumstances.

• You, or you and your partner between you, have more than £16,000 in savings (a partner is someone you are married to, or someone you live with as if you are married to them).
  The only exception to the £16,000 rule is if you, or your partner, get the guaranteed part of Pension Credit.
• You are a student.

But there are some exceptions. Ring us for more advice.
Second Adult Rebate

Second Adult Rebate is another way to help you pay less Council Tax.

It is not based on the money you have, but on the money other people who live with you have.

These people are called ‘non-dependants’.

A non-dependant could be someone like a relative or a friend.

You may be able to get Second Adult Rebate if there are other people living in your home who are on a low income or Income Support.

But, you cannot claim it if you are married or have a partner.

Please note

• You cannot get Council Tax Benefit and Second Adult Rebate at the same time.
  
  If you qualify for both, we will give you the one that reduces your Council Tax the most.

To be classed as a second adult, the non-dependant must not be:

• legally responsible for paying the Council Tax;
• a joint owner or tenant with you;
• your married or unmarried partner; or
• living with someone who is a joint tenant or owner-occupier with you.

You will need to make a claim for Second Adult Rebate, unless you have already claimed Council Tax Benefit.

We will take account of the income of the second adult when deciding whether you can get Second Adult Rebate.

The maximum amount that can be awarded is 25% of the Council Tax bill.
How do I claim?

- **If you claim Income Support, income-based Jobseeker’s Allowance, Employment Support Allowance or Pension Credit**

  Jobcentre Plus or The Pension Service will give you form HCTB1, HCTB1(PC) or HCTB1(PCA) to fill in to claim Council Tax Benefit.

  You should fill in the form and send it back to us straightaway so that we can work out your benefit.

  - **If you are on a low income**

    You can claim by filling in one of our claim forms and giving us the proof we need to assess your claim.

    You can get the claim form from us – see the back of this leaflet for details.

Please note

- **If you have difficulty making a claim because you are elderly or disabled, we may be able to visit you at home.**

  Please contact us direct for help.

What proof do I need to give you?

**If you get Income Support, Employment Support Allowance, income-based Jobseeker’s Allowance or Pension Credit**

We need proof of your and your partner’s National Insurance number, along with proof of the benefits you receive. We may also ask you to provide proof of identity for both of you.

Our form tells you what you need to provide, but if you’re not sure you can always contact us for help. Details are on the back of this leaflet.

**If you are on a low income**

We need proof of your and your partner’s National Insurance number, and we may also ask you to provide proof of identity for both of you.
We also need to see proof of the following.

- Social security benefits

This means things like:

- Incapacity Benefit;
- State Retirement Pension; and
- Child Benefit.
- Retirement pensions
- Wages

- If you work for an employer, we usually need to see your last five payslips if you are paid every week.
  If you are paid every month, we usually need to see your last two payslips.
  Sometimes, we will ask your employer to fill in a certificate of earnings form.

- If you are self-employed, we need to see your recent accounts.
  If you cannot provide them, get in touch with us for more advice.

These are just a few examples.

We really need to know about all the different kinds of income you get.

If you’re not sure, tell us anyway.

**If you are on a low income**

We also need to see proof of all your bank accounts, along with proof of any savings or investments you have.

If you’re not sure, tell us.

**What if I haven’t got all the proof you need?**

You should send your claim form in anyway.

Don’t delay sending it in if the proof we ask for isn’t available at the moment.
You can send the information in later, but we cannot work out your benefit without it.

**What should I do about my Council Tax bill while I’m waiting for you to work out my Council Tax Benefit?**

You should try to pay the instalments.

But, if you are not able to pay, please contact your Council Tax office for advice.

**What happens if there are other people living with me?**

If you have friends, relatives or anyone over 18 living in your home, you may get less Council Tax Benefit.

These people are called ‘non-dependants’.

We may take an amount out of your benefit for each non-dependant who lives in your home.

Non-dependants do not include:

- your partner;
- a child you get Child Benefit for;
- people under 18;
- people in full-time education; or
- people on youth training schemes.

We will not take any money out of your benefit for non-dependants if:

- you get Attendance Allowance;
- you get the care part of Disability Living Allowance;
- you are registered blind;
- the non-dependant is a paid carer provided by a charity or a voluntary organisation; or
- the non-dependant is on Income Support, income-based Jobseeker’s Allowance or Pension Credit.
How much Council Tax Benefit can I get?
You may be able to get Council Tax Benefit for the full amount of Council Tax that you have to pay but this depends on your income and whether you have other people living in your house.

How is my Council Tax Benefit worked out?

• If you get Income Support, income-based Jobseeker’s Allowance or the guaranteed part of Pension Credit
  You will get the full amount of your Council Tax as benefit after we have taken off deductions for your non-dependants.

• In all other cases
  We work out your Council Tax Benefit by comparing the money you get each week with your ‘applicable amount’.

Your applicable amount is what the Government says you and your family need to live on each week.

The applicable amount will be higher for some people – for example, if you are disabled or if you are a one-parent family.

When we have worked out what money you get each week, if it’s less than, or the same as, the applicable amount, you will get the full amount of Council Tax Benefit.

If this happens, you should claim Income Support, Employment Support Allowance, Jobseeker’s Allowance or Pension Credit as you may get more help.

What money do you count when you work out my benefit?
We count any money you have coming in.
This includes things like:

• social security benefits;
• works pension; and
• wages.
  We count the money you earn from work after money has been
taken out for:

- tax and National Insurance contributions; and
- half of any money you pay into a pension fund.

We do not count the first:

- £5 of the money you earn each week, if you are single;
- £10 of the money you earn each week, if you are a couple;
- £20 of the money you earn each week, if you are disabled; or
- £25 of the money you earn each week, if you are a single parent.

We have a leaflet called ‘Housing Benefit and Council Tax Benefit for people who work’ – pick up a copy for more information.

We also do not count part of your childcare costs.

We also ignore things like:

- Disability Living Allowance;
- Attendance Allowance;
- Mobility Allowance and
- Maintenance payments if you have dependent children.

These are just a few examples.

For more information contact us..
What happens if I have savings or investments?
That depends on how much you have.

Government rules say that if you and your partner (if you have one) have savings or investments of more than £16,000, you cannot get Council Tax Benefit.

The only exception to this is if you, or your partner, get the guaranteed part of Pension Credit.

- **If you, or your partner, are under 60** and have £6,000 or less, it will not affect your claim.
- **If you, or your partner, are under 60** and have between £6,000 and £16,000, it will affect how much Council Tax Benefit you will get.

For every £250 (or part of £250) you have over £6,000, we add £1 to the money we count each week when working out your benefit.

This is called ‘tariff income’.

- **If you, or your partner, are over 60** and have £6,000 (£10,000 from October 2009) or less, it will not affect your claim.
- **If you, or your partner, are over 60**, we will only use tariff income between £6,000 (£10,000 from October 2009) and £16,000.

For every £500 (or part of £500) you have over £6,000, we add £1 to the money we count each week when working out your benefit.

How long will it take you to work out my claim?
That depends on how quickly you send in all the information and how busy we are when you make your claim.

We will send you a letter telling you how we have worked out your Council Tax Benefit or Second Adult Rebate.

Please check the information in this letter very carefully. If you think there is anything wrong, you must tell us straightaway.
When will my benefit start?

If you qualify, your benefit will usually start from the Monday after we get your claim form.

But if you think your benefit should start earlier, you need to write to us to tell us:

- the date you think your benefit should start; and
- the reason why you did not claim earlier.

If you get benefit from an earlier date, it is called ‘backdating’.
You must show that you had a good reason for not claiming earlier.

How will you pay me?

We will pay your Council Tax Benefit straight to your Council Tax account.

You will get a bill which shows the amount you have to pay after we have awarded the benefit.

What should I do if anything changes when I’m getting benefit?

You should tell us straightaway in writing if your circumstances change.

It might affect how much you get, and if you don’t tell us you may lose benefit.

If you don’t tell us about a change and we pay you too much benefit, you may have to pay it back.

You must tell us about the following changes.

Changes to the money you get

Please tell us if:

- you start or stop getting Income Support, income-based Jobseeker’s Allowance, Pension Credit, or income related Employment Support Allowance;
- you start or stop getting any tax credits;
• the money you or your partner gets increases or decreases;
• the money any non-dependants get increases or decreases; or
• there are any other changes in the money that people in your home get. For example, if someone starts getting Disability Living Allowance.

These are just a few examples. If you’re not sure, just check with us.

Changes in your home

Please tell us if:

• you change your address;
• the number of people in your home changes (for example, someone has a baby or someone dies);
• a partner comes to live with you; or
• a partner leaves.

These are just a few examples. If you’re not sure, just check with us.

Absences from home

Please tell us if you or your partner:

• go into hospital; or
• leave the property for longer than 13 weeks.

These are just two examples. If you’re not sure, just check with us.

Other changes we need to know about

Please tell us if:

• you, or your partner, become a student or stop being a student; or
• the amount of savings or investments you have changes.

You do not have to tell us about changes in age, for example, if one of your children becomes 11, as we will have this information already.

If you are not sure whether any changes affect your benefit, tell us anyway.
What happens if you give me too much money?

If we give you too much Council Tax Benefit or Second Adult Rebate, it is called an ‘excess benefit’.

If there is an excess benefit, we will send you a letter which tells you:

• why we gave you too much benefit;
• how much the excess benefit is;
• if you have to pay back the amount; and
• how you can appeal if you think this is wrong.

In most cases we will send you a revised Council Tax bill, and you will usually have to pay more Council Tax.

What can I do if I don’t agree with your decision?

If you don’t agree with our decision, you can ask us to look at it again. Our letters tell you what your rights are.

You could also pick up our leaflet called ‘What to do if you disagree with a Housing Benefit or Council Tax Benefit decision’ which gives you more detailed information.

Where can I get help?

You can always phone us for help and advice. See the back of this leaflet for details.

Or, you could contact your local citizens advice bureau or Welfare Rights Service. Details are in your local phone book.

What if I want to comment on your service?

You should get in touch with us. We would like to know what you think about this leaflet or about the service we provide to you.

You’ll find our details on the back of this leaflet.
The following leaflets are available to help you with Housing and Council Tax Benefit:

Discretionary Housing Payments - Help you can get to top up your Housing Benefit and Council Tax Benefit.

How to Apply for Local Housing Allowance.

What to do if you disagree with a Housing Benefit or Council Tax Benefit Decision.

Housing Benefit and Council Tax Benefit for people who work.

What help can I get to pay my Council Tax?

A guide to Housing Benefit and Council Tax Benefit for landlords.

What are Housing Benefit and Council Tax Benefit?
If you want more information

If you have any questions you can phone our Housing Benefit Section. The office is open: Monday to Wednesday from 8.30am to 5pm Thursday from 8.30am to 4.30pm Friday from 8.30am to 4pm. Phone 0161 342 3708 or call in and talk to someone at one of our customer service centres (details below)

<table>
<thead>
<tr>
<th>Location</th>
<th>Open Times</th>
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<tbody>
<tr>
<td>Ashton Council Offices, Wellington Road</td>
<td>Monday to Wednesday from 8.30am to 5pm Thursday from 8.30am to 4.30pm Friday from 8.30am to 4pm Saturday from 10am to 1pm</td>
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<tr>
<td>Denton Town Hall, Market Street</td>
<td>Monday to Wednesday from 8.30am to 5pm Thursday from 8.30am to 4.30pm Friday from 8.30am to 4pm</td>
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<tr>
<td>Droylsden Library, Manchester Road</td>
<td>Monday to Tuesday from 9am to 5pm Thursday from 9am to 4.30pm Friday from 9am to 4pm</td>
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<tr>
<td>Dukinfield Library, Concord Way</td>
<td>Monday to Tuesday from 10am to 3pm Thursday to Friday from 10am to 3pm</td>
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<tr>
<td>Hattersley Peak Valley Housing</td>
<td>Thursday from 9am to 12noon</td>
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<tr>
<td>Hyde Town Hall, Market Street</td>
<td>Wednesday from 8.30am to 5pm Thursday from 8.30am to 4.30pm Friday from 8.30am to 4pm</td>
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<tr>
<td>Longdendale, Mottram Library, Broadbottom Road</td>
<td>Thursday from 2pm to 4.30pm</td>
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<tr>
<td>Mossley Library, Wyre Street</td>
<td>Monday from 10am to 3pm Wednesday to Friday 10.30am to 3pm</td>
</tr>
<tr>
<td>Stalybridge Library, Trinity Street</td>
<td>Monday to Wednesday 9am to 5pm Friday from 9am to 4pm</td>
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You can also get help from the Welfare Rights Unit by phoning 0161 342 3068 and any citizens advice bureau. If English is not your first language, we can provide an interpreter who can speak to you.