

## Other ways to cut your Council Tax bill

If your savings or income are too high for Council Tax Support, there may be other ways to cut your bill.

If you are the **only adult** living in your home, you get a **25% discount** on your Council Tax, regardless of income and savings.

You can also get a discount if the only other people living with you are **ignored by the Council Tax system**. This includes people who are severely mentally impaired, live-in carers, young people under 18, students, student nurses, youth trainees and apprentices.

If *all* the adults in the household are ignored, there is a **50% discount** on the bill.



You might get a **Second Adult Rebate** if another adult lives with you and that person has an income of **under £250** per week. This person must not be your partner, not liable for Council Tax or a joint owner or tenant, and not paying rent to share your home.

This rebate can be **up to 15% off** your Council Tax bill and is only available to **people over State Pension age**. The second adult will have to provide evidence of their income but you do not.

Contact your Council to claim.

## Council Tax discount for Disability

You might be able to claim a reduction if a disabled person lives in your home, and the property has:

- an **extra kitchen** or bathroom to meet the needs of a disabled person, or
- any **other room** (except a toilet) which is mainly **used by a disabled person** to meet their needs, or
- enough **indoor space** for a disabled person to **use their wheelchair**.



If you qualify, your Council Tax is paid on a lower valuation band. For example, if your home is in band D, the Council Tax bill will be worked out as if it were in band C. There is also a reduction if your house is in band A.

For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our

**Citizens Advice Helpline: 0800 144 8848**



**Potteries Gold** is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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# PotteriesGold

## Council Tax Reduction for Older People

### Pensioners' Benefits No 3



## Cutting your Council Tax bill

There are several ways to do this.

You might qualify for Council Tax Reduction, if your income and savings are not too high.

You can also get discounts on your Council Tax if you live on your own or have had certain adaptations made to your home.

### Council Tax Reduction

Council Tax Support is claimed from your local Council. In Stoke-on-Trent call **01782 234234**.

Usually, you cannot claim if you have more than **£16,000 in savings**, investments or property. The value of the home you live in is not counted.

If you already get **Guarantee Pension Credit**, you will usually have no Council Tax to pay, even if you have **over £16,000** in savings.

### Working out Council Tax Support

The Council compares your income and assumed income from savings with an amount the Government say you need to live on, which they call your **applicable amount**. This is:

- **£191.15 per week** for a single pensioner
- **£286.05 per week** for a retired couple

These figures are **different** to those used for **Pension Credit**. If your income is lower than this you usually have no Council Tax to pay.

If you have more income than the applicable amount you may still be entitled to some Council Tax Support.

#### Example

Ahmed is aged 67 and retired. He has a State Pension of £170 per week and a works pension worth £35 per week. He also has £14,000 in savings. £10,000 of this is ignored but he is treated as having £1 for each £500 (or part of) over that, adding £8 per week to his income.

The amount the Government says Ahmed needs to live on, as a single pensioner without a disability, is **£191.15 pw**. His income is £213 per week, **£21.85 more** than his applicable amount.

Ahmed will have to pay **one fifth of this surplus income** towards his Council Tax, which works out to be **£4.37 per week**. Council Tax Support will usually cover the rest.



### Non-Dependents

If you have an adult (or adults) living with you who is not your partner or a dependent child, you may get a lower Council Tax Reduction.

These **non-dependents** are expected to pay something towards the Council Tax, based on the amount they earn. Don't forget to tell the Council if a non-dependent moves in or out, or if their income changes.

## If you get Attendance Allowance

If you get **Attendance Allowance**, **DLA** at the **middle or high rate** for care needs, or **PIP for daily living**, your Council Tax Support might be worked out more generously.

There is **no reduction** in your Council Tax Support for **non-dependents** if you get these benefits, or if you are **severely sight-impaired**.

If you **live alone\*** and nobody gets Carers Allowance or a carer element in their Universal Credit for looking after you, you might have a **severe disability premium** included in the Council's calculations.

The applicable amount for a single pensioner in this situation is **£258.45** per week. If your income is less than this, ignoring your disability benefit, you usually get full Council Tax Support.

For a **pensioner couple**, where both receive the disability benefits listed but **one has a carer** getting Carers Allowance or Universal Credit with a carer element, the **applicable amount is £347.35**. If **neither has a carer** getting Carers Allowance or UC, the **applicable amount is £420.65**.

You should always **get a benefit check** if you or your partner start to get Attendance Allowance, as it can make a big difference to your rights.

\*If the only people you live with are **blind** or getting **one of the disability benefits** in the first