
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 as adults** 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 Pension Credit 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 the property, 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.

A reduction can also be applied if your house is in band A.

For more information go to www.citizensadvice.org.uk or contact our Citizens Advice Helpline: 03444 111 444

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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Council Tax Support For Older People



LOTTERY FUNDED

Cutting your Council Tax bill

There are several ways to cut your Council Tax bill.

You might qualify for **Council Tax Support** 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 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.

How Council Tax Support is worked out

The Council compares your income and savings with an amount the Government say you need to live on, which they call your **applicable amount**. For people aged 65 or over this is:

- **£176.40** for a single pensioner
- **£263.80** for a retired couple (only one has to be over 65)

If you (or your partner) are over pension credit age but under 65 the amounts are **£163.00** for a single pensioner and **248.80** for a couple.

If your income and savings are lower than your applicable amount, you might not have to pay any Council Tax.

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

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.

Example:

Surinder is aged 67 and retired. He has a State Retirement Pension of **£150** 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** available to spend for each **£500** (or part of **£500**) over that, adding **£8** per week to his income. This is called **tariff income**.

The amount Surinder needs to live on, as a single pensioner without a disability, is **£176.40**

His income is **£193** per week, **£16.60** more than his applicable amount.

Surinder will have to pay one fifth of this surplus income towards his Council Tax, which works out to be **£3.32 per week**.

Council Tax Support will usually cover the rest.

If you get Attendance Allowance or other disability benefits

If you get Attendance Allowance, Disability Living Allowance for **care needs** or Personal Independence Payment for **daily living**, your Council Tax Support might be worked out more generously. This is because a 'severe disability premium' is included in the Council's calculations.

This only applies if you live alone and nobody gets **Carers Allowance** for looking after you.

(If the people you live with are blind or getting one of the disability benefits above you are still counted as living alone.)

The applicable amount for a single pensioner (who is 65 or over) in this situation is **£240.70**. For a couple, where one is aged 65 or over and both receive the disability benefits listed and one has a carer getting carers allowance, the applicable amount is **£328.10**. If neither has a carer getting carers allowance, the applicable amount is **£392.40**.

