

Council Tax Benefit

CARLISLE
CITY COUNCIL



www.carlisle.gov.uk

Useful contacts

Get in touch with us by writing to:

Revenues & Benefits Services
Carlisle City Council
Civic Centre
Carlisle
CA3 8QG.

Fax: **01228 817266**

E-mail: **hben@carlisle.gov.uk**

Or you can phone us on one of the following numbers.

- Benefit queries: **01228 817201**
- Council Tax queries: **01228 817200**

If you prefer you can call into the Civic Centre to speak to someone.

Our Customer Contact Centre on the ground floor of the Civic Centre is open from:

- 9am to 5pm, Monday to Thursday;
- 9am to 4pm on Fridays.

You can get independent advice on Housing Benefit and Council Tax Benefit from the following:

Citizens Advice
Old Post Office Court
Devonshire Street
Carlisle
CA3 8LE
Phone: **01228 633900**

Benefits Advice Centre
Civic Centre
Carlisle
CA3 8QG
E-mail: **bac@carlisle.gov.uk**

Please phone **01228 625250** between 1pm and 3pm on Mondays to arrange an appointment.

Please ring **01228 817400** between 2pm and 4pm on Thursdays for advice over the phone.

What is Council Tax Benefit?

Council Tax Benefit is a state benefit, which helps people on low incomes.

Council Tax Benefit is paid to people with low incomes to help with their Council Tax.

There are two types of Council Tax Benefit.

- Main Council Tax Benefit
- Second Adult Rebate.

This leaflet tells you how to claim them.

Which can I claim?

Main Council Tax Benefit

You can claim Council Tax Benefit if you are:

- on Income Support, Jobseeker's Allowance or Pension Credit;
- working and on low pay (this includes people who are self-employed); or
- on a low income.

For example, you may only receive Statutory Sick Pay or be getting Social Security benefits, such as Incapacity Benefit.

You cannot claim Council Tax Benefit if:

- 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); or
- certain types of students.

There are some exceptions. Pick up our leaflet 'Housing Benefit and Council Tax Benefit for students' for more information.

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'. Pick up a copy of our leaflet 'How other people in your home affect your Housing Benefit or Council Tax Benefit' for more information about non-dependants.

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 get Income Support, Job Seekers Allowance or Pension Credit.

You cannot claim if you are married or have a partner.

You cannot receive 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:

- liable for 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 into account the income of the second adult when making our decision.

The maximum amount that can be awarded is 25% of the Council Tax bill.

How do I claim?

- **If you claim Income Support or income-based Jobseeker's Allowance**

Your Jobcentre Plus will give you form HCTB1 to claim Council Tax Benefit.

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

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

You should ask us to send you an application form. (Our contact details are on page 2 of this leaflet.)

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 directly for help.

What proof do I need to give you?

If you get Income Support, income-based Jobseeker's Allowance or Pension Credit

We need to see proof of any other income (for example, Child Benefit) as well as any savings or investments you have.

We also need proof of your and your partner's National Insurance numbers, as well as proof of identity for both of you.

Our forms tell you what you need to provide, but if you're not sure, contact us for help. (Our contact details are on page 2 of this leaflet.)

If you are on a low income

We need to see proof of your and your partner's National Insurance numbers, as well as proof of identity for both of you.

We also need to see proof of the following:

- Social Security benefits such as:
 - Incapacity Benefit
 - State Retirement Pension; and
 - Child Benefit.

If you are working we will need to see:

- five payslips if you are paid every week;
- two payslips if you are paid every month; or
- three payslips if you are paid every two weeks.

When you make your claim, the payslips you must send are the most recent ones. Or your employer can fill in a proof of earnings certificate, which you can get from us.

If you are self-employed, we will need to see your recent accounts.

If you're not sure, please contact us for help. (Our contact details are on page 2 of this leaflet.)

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

Send your claim form in anyway.

Don't delay even if the proof we ask for isn't available.

You can send the information within the next 28 days. We cannot work out your benefit without it.

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 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.

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 charitable or voluntary organisation; or
- the non-dependant is under 25, and on Income Support or income-based Jobseeker's Allowance.

Pick up our leaflet 'How other people in your home affect your Housing Benefit and Council Tax Benefit' for more information.

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 Guaranteed 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 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.

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

If the money you get each week, is less than, or the same as, the applicable amount, you will usually get the maximum benefit.

If you have non-dependants living with you, we may have to make deductions from your benefit for them.

If your income is less than, or the same as, your 'applicable amount', you should claim Income Support, Jobseeker's Allowance or Guaranteed Pension Credit as you might get more help.

What do you count when you work out my benefit?

We count any money you have coming in such as:

- social security benefits;
- maintenance;
- work pension; and
- wages.

We count the money you earn from work after:

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

We do not count the following:

- If you are single, the first £5 of the money you earn each week;
- If you are a couple, the first £10 of the money you earn each week;
- If you are disabled or a carer, the first £20 of the money you earn each week; or
- If you are a single parent, the first £25 of the money you earn each week.
- If you work 30 hours or more, we also ignore an extra amount from your earnings.

Pick up a copy of our leaflet 'Housing Benefit and Council Tax Benefit for people who work' for more information

What happens if I have savings or investments?

This depends on how much you have.

Government rules say that if you and your partner, as a couple, have savings or investments of more than £16,000, you can't claim Housing Benefit or Council Tax Benefit.

- **If you or your partner are under 60** and have £3,000 or less, it will not affect your claim.
- **If you or your partner are under 60** and have between £3,000 and £16,000 it will affect how much money you get.

For every £250 (or part of £250) you have over £3,000, 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 or less, it will not affect your claim.
- **If you or your partner are over 60**, we will only use tariff income if you have between £6,000 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.

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 your bill, but if you're not able to please contact us for advice. (Our contact details are on page 2 of this leaflet.)

When will my benefit start?

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

If you think your benefit should start earlier, you need to write and tell us:

- the date you think your benefit should start; and
- the reason why you think it should start earlier.

If you get benefit from an earlier date, it is called 'backdating'.

You must show 'good cause' for not having made your claim earlier. The maximum time we can go back is 52 weeks from the date you ask us to backdate your benefit.

Our leaflet 'Housing Benefit and Council Tax Benefit – can your claim be backdated?' has more information.

How will you pay me?

If you qualify for Council Tax Benefit, we will pay it straight into your Council Tax account.

You will get a bill showing the amount you have to pay after the benefit has been awarded.

What should I do if anything changes while I'm getting benefit?

You should tell us straight away if your circumstances change as this 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.

Pick up our leaflets 'Changes you need to tell us about if you are claiming Housing Benefit and Council Tax Benefit' and 'What happens if you've been paid too much Housing Benefit or Council Tax Benefit' for more information.

What happens if you give me too much money?

If we give you too much Housing Benefit, it is called an 'overpayment'.

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

If there is an overpayment, we will send you a letter telling you:

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

Our leaflet 'What happens when you've been paid too much Housing Benefit or Council Tax Benefit' has more information.

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 about our decision tell you what your rights are.

You could also pick up our leaflet 'If you think the decision about your Housing or Council Tax Benefit is wrong' which gives you more detailed information.

Where can I get help?

You can always phone us for help and advice. (See page 2 of this leaflet for our contact details.)

Or, you can contact Citizens Advice or the Benefits Advice Centre. (See page 2 of this leaflet for details.)

What if I want to comment on your service?

We would like to know what you think about this leaflet or about the service we provide to you. If you have any comments, please contact us. (Our contact details are on page 2 of this leaflet.)

The following leaflets are available to give you information about Housing Benefit and Council Tax Benefit.

- Discretionary Housing Payments – help you can get to top up your Housing Benefit and Council Tax Benefit
- Housing Benefit and Council Tax Benefit – can your claim be backdated?
- A guide to Housing Benefit and Council Tax Benefit for students
- A guide to Housing Benefit and Council Tax Benefit for landlords
- Changes you need to tell us about if you are claiming Housing Benefit or Council Tax Benefit
- What happens when you have been paid too much Housing Benefit and Council Tax Benefit
- How to claim Housing Benefit and Council Tax Benefit Council Tax Benefit
- A guide to Housing Benefit
- Housing Benefit and Council Tax Benefit for people who work
- Housing Benefit and Council Tax Benefit for people who are away from home
- How other people in your home affect your Housing Benefit or Council Tax Benefit

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