

Information for  
**pensioners**  
about Housing Benefit and  
Council Tax Benefit



## What is Housing Benefit?

It can often be hard to pay your rent. We can give people on low incomes help to pay their rent.

## What is Council Tax Benefit?

If you are on a low income we may be able to give you help to pay your Council Tax.

## What is Second Adult Rebate?

Second Adult Rebate is for people who cannot get help with their Council Tax but have other people living with them who are on a low income. To get it, you must be the person responsible for paying the Council Tax for your home.

## Can you reduce my Council Tax any other way?

Yes. As well as Council Tax Benefit and Second Adult Rebate, we can reduce your Council Tax with:

- discounts
- exemptions
- reductions for people with disabilities

## What is a Council Tax discount?

You can get a discount of 25% if you are the only adult living in a property. We do not count some adults when we look at the number of adults living in a property.

Adults we do not count include:

- full-time students
- people with severe mental-health problems or learning difficulties
- carers
- some 18 and 19-year-olds who you receive Child Benefit for
- people in prison

## What are Council Tax exemptions?

When a property is empty, there may be a period of time when it is 'exempt' from Council Tax. This means that nobody is responsible for paying Council Tax for that property. Also, certain properties may be exempt even when people are living in them, for example, if all the people living there are full-time students.

## What are Council Tax reductions for people with disabilities?

If a disabled person living in a property has to use a wheelchair indoors, or has an extra room because of their needs, we may reduce their Council Tax.

## How do I claim a Council Tax discount, exemption or reduction?

You will need to fill in a form to claim one of these reductions.

Please contact us for a form or see our website.

## What is Pension Credit?

Pension Credit is a payment The Pension Service make to people on low incomes, or who have a small amount of savings or a private pension (or both). You can apply for Pension Credit if you are 60 or over.

There are two types of Pension Credit – Guarantee Credit and Savings Credit. If you are aged between 60 and 64 and are entitled to Pension Credit, you will get Guarantee Credit. If you are over 65, you may get Guarantee Credit or Savings Credit (or both).

If you get Pension Credit there are only certain changes that you need to tell us about. We will explain this later on in this leaflet.



## **How do I claim Housing Benefit and Council Tax Benefit if I get Pension Credit?**

The Pension Service pays Pension Credit, but your local authority pays Housing Benefit and Council Tax Benefit.

At the time you claim for Pension Credit you may receive a Housing Benefit and Council Tax Benefit claim form. You need to fill in this form and send it back to The Pension Service, who will pass it to us.

If you have not made a claim through The Pension Service, you will need to fill in an application form and return it to us.

If you have not heard anything within one month of sending your Housing Benefit and Council Tax Benefit claim form, please contact us.

## **What are tax credits?**

HM Revenue & Customs pay tax credits and you can also use these to top up your income. You may get tax credits if you have children, or are working and on a low income (or both). You may get extra tax credits if you are over 50 and working, or are disabled and working (or both). You can claim tax credits from HM Revenue & Customs on their website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk), or by phoning 0845 3003900. You can use the on-line calculator on the HM Revenue & Customs website to see if you may be entitled to tax credit.

## **How do I claim Housing Benefit and Council Tax Benefit if I am not getting Pension Credit?**

You must claim Housing Benefit and Council Tax Benefit directly from us by filling in a claim form. You can ask us for a form or get one from our website. If you delay your claim you may lose benefit. Once you have filled in the form, send it back to us as soon as possible.

## How do I claim Second Adult Rebate?

You can only claim Second Adult Rebate directly from us. You can ask us for a form. Once you have filled in the form, send it back to us as soon as possible.



## How much Second Adult Rebate will I get?

The most Second Adult Rebate you can get is normally 25% of the full Council Tax bill before any discounts are taken off. However, if there is a student in your household you may (in some circumstances) get up to 100% discount. The amount depends on the gross weekly income (your income before tax and National Insurance are taken off) of your second adult.

## What information do you need to work out my benefit?

When you claim Housing Benefit or Council Tax Benefit, we need to know:

- your income and savings, unless you are on Pension Credit
- your family circumstances, including details about who lives with you
- your rent, but only if you are claiming Housing Benefit.

## Could I get Council Tax Benefit and Second Adult Rebate?

When you fill in an application form we will assess whether you qualify for Council Tax Benefit or Second Adult Rebate, and give you whichever is the higher amount.



## What counts as income?

If you do get Pension Credit, either Guarantee Credit or Savings Credit (or both) we will not need any details about your income. For everything else, we need to know about any income you or your partner get. When you claim you will need to provide proof of all your income.

Types of income are:

- your State Pension
- any pension from your or your partner's previous employer
- annuities (income you receive from an amount you have invested with an insurance company)
- other state benefits such as Working Tax Credit and Incapacity Benefit
- any rent you receive from lodgers or subtenants
- maintenance you receive from a former partner
- earnings, wages or salary from your job. We will need to see your last five payslips (if you are paid every week) or last two payslips (if you are paid every month). Don't worry if you haven't got any payslips – you can ask your employer to fill in a form which you can get from us

The claim form asks you about all the income you get. When we work out your benefit we use your gross earnings less tax and National Insurance and half of any pension contributions you make. For Second Adult Rebate, we need to know the gross weekly income of your second adult or adults – that is, their wages before tax and National Insurance are taken off.

## What counts as savings?

If you do get Pension Credit, either Guarantee Credit or Savings Credit (or both) we will not need any details about your savings. For everything else, we need to know about any savings you or your partner get. When you claim you will need to provide proof of all your savings.

This includes:

- bank accounts (all types), building-society accounts and post-office savings
- PEPs and ISAs
- stocks, shares, and unit trusts
- National Savings Certificates
- cash
- property or land you own (but not the home you live in). If you or your partner are 60 or over, we will not count the first £6000 any of your savings or investments

## What about other people who live with you?

To work out your benefit, we need to know who else lives with you.

If you have a child you do not get Child Benefit for, or other adults living with you, you may get less Housing Benefit and Council Tax Benefit. We will assume they pay towards your rent and Council Tax, even if they do not. See 'Do I get less benefit if I have people living with me?' for more details.

## If I have a partner do we both have to fill in a claim form?

No, you only have to fill in one form, but you should both sign it.

## If my partner works and I don't, can I claim for myself?

No, when you claim benefit we need to know about your partner. We work out your benefit using your joint income.

## How much rent will my Housing Benefit cover?

If your rent includes charges for services, we may need to take the cost of these from your rent before we work out your Housing Benefit.

We will also check that your rent is not too high. If it is, we will work out your benefit on a lower rent amount. In some cases, we must reduce the rent amount if your home is too large for you and your family.

The rent amount we set (less any service charges) is called the 'eligible rent'.

## How do you decide if my rent is too high?

If you are a private tenant, we will ask The Rent Service to tell us if your rent is reasonable.

We must do this if:

- you are claiming for the first time
- you move home

The Rent Service will compare your rent with average rents for other properties in the same area. If the rent you pay is higher than the average, we will assess your benefit using a lower amount.

The Rent Service is independent from us.



## Can I find out how much rent will be used to work out my Housing Benefit before I move into new accommodation?

Yes. If you are thinking of renting accommodation from a private landlord (not a registered social landlord), you can find out how much rent will be used to work out your Housing Benefit before you decide to rent the property. You can do this by filling in a pre-tenancy determination (PTD) form, which you can get from us.

## What charges does Housing Benefit not cover?

- **Gas and electricity charges**

Housing Benefit does not cover charges for heating, lighting, hot water or cooking. If these are included in your rent, the Rent Service will tell us how much to take off your rent for each service before we work out your benefit

- **Water rates**

Any charges for water rates will be taken off your rent

- **Services**

Housing Benefit does not cover charges for things like meals and laundry. Any charges for these services will be taken off your rent.

## What services can be covered by Housing Benefit?

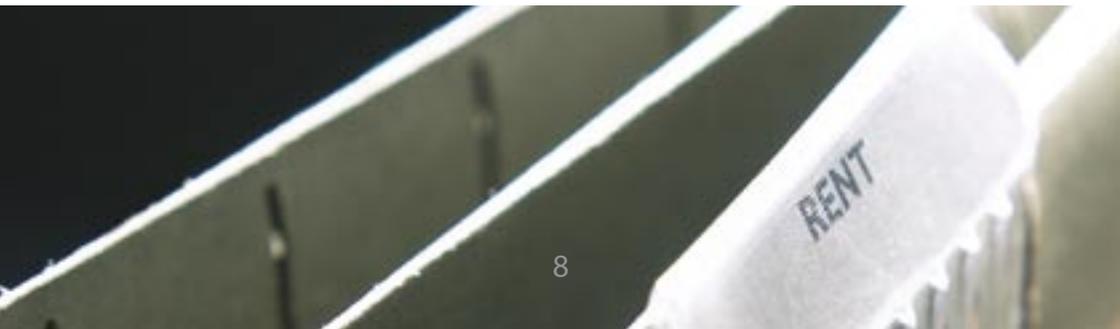
Some charges can be included in your rent if you have to pay them under your tenancy agreement.

These include charges for:

- maintaining shared areas
- cleaning and lighting of shared areas. Shared areas include areas like staircases and landings.

## What if I pay Council Tax in my rent?

If your rent includes Council Tax, we will count this as part of your rent when we work out your Housing Benefit.



## How much Housing Benefit and Council Tax Benefit will I get?

If you get Guarantee Credit you will normally get the maximum amount of benefit. That is, all of your 'eligible rent' and all of your Council Tax, less any non-dependant charges (see 'Do I get less benefit if I have people living with me?').

If you do not get Guarantee Credit the amount of benefit you will get depends on the size of your household (how many people live in your home) and your income. If you, or any of your family, are disabled, you may get more benefit.

The size of your household will affect the 'applicable amount' for your claim, which the Government set. The applicable amount is the lowest amount of money the Government think you need to live on.

We work out benefit in the following ways:

- If your net weekly income (after tax and National Insurance are taken off) is not more than your applicable amount, you will get the maximum amount of benefit. This is all of your eligible rent and all of your Council Tax after any discounts or exemptions
- If your net weekly income is more than your applicable amount, you will get less benefit depending on how high your income is
- The maximum amount of Housing Benefit and Council Tax Benefit you are entitled to may be reduced if you have any other adults living in your household



## Do I get less benefit if I have people living with me?

We will reduce your Housing Benefit and Council Tax Benefit if you have grown-up children you do not receive benefit for, or any other adult who does not pay rent, living with you. We call these people non-dependants.

We will usually reduce your Housing or Council Tax Benefit by a fixed amount. This amount does not depend on what the non-dependant pays you, even if they pay nothing at all.

However, there are certain circumstances where we will not take an amount from your benefit. These include if you or your partner receive:

- Attendance Allowance
- Disability Living Allowance (care component)
- are registered blind.

Also, there may be circumstances where we will not take an amount off your benefit for the first 26 weeks of your claim, for example, you or your partner are aged 65 or over and a non-dependant moves in to the property.

## How will my benefit be paid?

- **Council Tax**

We will take your Council Tax Benefit from your Council Tax bill.

- **Second Adult Rebate**

We will take your Second Adult Rebate from your Council Tax bill.

- **Housing Benefit**

If you are a private tenant, we will pay your benefit into your bank account. We can also pay it direct to your landlord's bank account.

## When will my benefit start?

If you claim Housing Benefit or Council Tax Benefit (or both) we may backdate your benefit up to 52 weeks before the date you claimed. We can only do this if you have to pay rent and Council Tax for this period and are entitled to claim. If this is the case, we may write to you to ask for further details.

If you are not sure, send your claim form to us straight away (even if you are waiting for supporting documents - information we need to process your claim, such as bank statements, proof of rent or wageslips), or you may lose benefit. You should also send us your claim form if you are still waiting to hear about your Pension Credit.

## How long will my benefit last?

We will pay your benefit until you are no longer entitled to benefit, or if your circumstances change. When this happens, we will look at your claim again.

## What do I do if my circumstances change?

If you receive Pension Credit you will need to tell the Pension Service if your income or savings change. They will then tell us.

If you only get Savings Credit, you must tell us if your savings and investments go above £16,000.

If you don't get Pension Credit and your circumstances change at any time, tell us straight away in writing.

Typical examples of changes in circumstances are if:

- you change address
- your income or any member of your household's income changes
- your rent changes
- you stop getting Pension Credit
- the number of people living with you changes
- your savings change.

If you delay telling us about a change in your circumstances you will have to repay any benefit we overpay you.

## What if I do not agree with the amount of benefit I am given?

You should contact us if you would like us to explain how we worked out your benefit. You must do this within one month of the date on the decision letter. We will send you an explanation for our decision as soon as possible.

If you do not agree with the amount of benefit we award you, you should write to us within one month of the date on the decision letter, asking us to look at our decision again. If you receive Pension Credit and disagree with the income amount we have used to assess your claim, you will need to contact The Pension Service in most cases.

If you have already asked us for an explanation, you will have one month from the date on the decision letter plus the time we took to send you the explanation, to ask us to look at our decision again. If you delay longer than this, we will normally only change our decision from the date you wrote to us.

If you still disagree with our decision you can appeal to an independent tribunal. (see the leaflet 'What to do if you think the decision about your Housing Benefit or Council Tax Benefit is wrong').

