



Leaflet MCL3

Help with Council Tax

A guide to Council Tax Benefit



Leaflets and where to get them

All of these leaflets are available free of charge. You can get them from the One Stop Shops, Citizen Advice Bureaux and libraries. You can also download copies on www.knowsley.gov.uk.

For your ease, all of the leaflets have a reference to identify them:

- MCL1** Starting Work
- MCL2** Help with Rent
- MCL3** Help with Council Tax (a guide to Council Tax Benefit)
- MCL4** How to claim Housing Benefit & Council Tax Benefit
- MCL5** Help with Disputing a Benefit Decision
- MCL6** Housing Benefit information for Private Landlords
- MCL7** Discretionary Housing Payments - Housing & Council Tax Benefit
- MCL8** Housing & Council Tax Benefit for Young People
- MCL9** Council Tax Discounts (including Disabled Relief)
- MCL10** A guide to Housing Benefit, Council Tax Benefit & Council Tax for Students



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1. What is Council Tax Benefit?

A benefit to help people who are personally liable for Council Tax, meet the cost of the Council Tax.

2. How to claim Council Tax Benefit

To claim help with your Council Tax, you must complete a benefit claim form, these are available at all the One Stop Shops, from our Contact Centre or from our website. If you have a partner they do not need to complete a separate form. Your local One Stop Shop or Citizens Advice Bureau will help you fill in the form. You can also try our on-line benefits calculator to see if you can get any help.

3. How much Benefit can I claim?

Benefit can be granted for up to 100% of your Council Tax bill less:

- Any discounts you may be awarded
- Any deductions we make for other adults living with you. These people are called non-dependants (see section 8 Non-Dependant Deductions).

If you have savings or capital over £16,000 you will not be entitled to Council Tax Benefit or Housing Benefit unless you receive Guaranteed Pension Credit. Some capital, including all savings or capital under £6,000 is ignored. For people who have reached the qualifying age for Pension Credit, all capital under £10,000 is ignored.

4. How will my Benefit be paid?

Any Council Tax Benefit will be paid directly into your Council Tax account and you will receive a reduced bill.

5. What information will I have to provide?

You may have to provide original documents of the following:

- Proof of identity for you and your partner
- Proof of National Insurance number for you and your partner
- Full details of all income you and your partner receive
- Name, date of birth and income details of others living in the household
- Details of all savings and investments you and your partner may have.

6. How is my Benefit worked out?

If you are in receipt of Income Support or income based Jobseeker's Allowance you will normally get maximum Council Tax Benefit less any deductions for non-dependants.

If you are working or receive any other type of benefit, including Tax Credits, the amount of Council Tax Benefit you get will be based on your income and capital, and if you have a partner, their income and capital will also be taken into account.

Your benefit is worked out by comparing your total net weekly income with your applicable amount. This is the allowance set by the government to take account of your individual or family's needs.

If your income is less than or the same as your applicable amount you will get the full amount of Council Tax Benefit less any non-dependant deductions. If your income is more than your applicable amount, then your Council Tax Benefit will be reduced by 20p for each £1.00 that your income is over your applicable amount and by any non dependant deductions.

7. What income is used?

We use net income; this is what is left after tax, National Insurance and half your pension contribution is taken out. Before your benefit is worked out we allow you certain disregards from your wages.

Single Claimants	£5.00
Couples	£10.00
Disabled Claimants and Carers	£20.00
Lone Parents	£25.00

In addition there is an earnings disregard of £17.10 if working over 30 hours, or over 16 hours for certain people.

We also look at other types of income including most state benefits, Tax Credits, and occupational or private pensions. We also take an income from any savings, investments or capital you or your partner may have over £6000, for people of working age and over £10,000 for people of pensionable age.

Certain types of income you need to tell us about, are not taken into account in the calculation of your benefit:

- Child Benefit
- Disability Living Allowance (care and mobility components)
- Attendance Allowance
- War Widows Pension
- War Disablement Pension
- Voluntary payments
- Child maintenance you receive
- Permitted work (i.e. earnings allowed by the Jobcentre Plus for people receiving certain sickness benefits.)

If you pay for childcare to a registered childminder, an approved provider such as a local authority holiday scheme or nursery, we may allow you up to £175 per week for one child or £300 per week for two or more children in approved childcare.

8. Non-Dependant Deductions

The following deductions are made for other people aged 18 or over who live with you. There are five levels of deduction based upon the gross income of each person.

£2.85 per week - for those who have gross income of less than £180 per week

£5.70 per week - for those who have gross income of £180 to £309.99 per week

£7.20 per week - for those who have gross income of £310 to £386.99 per week

£8.60 per week - for those who have a gross income of £387 or more per week

£2.85 per week - for others, aged 18 or over (including those who work for less than 16 hours per week).

There is no deduction taken for non-dependents who are getting Income Support, income-based Jobseeker's Allowance, income related Employment and Support Allowance or Pension Credits.

We do not take non-dependant deductions from your benefit if you or your partner are registered blind, are receiving Attendance Allowance or the care component of Disability Living Allowance.

9. When will my Benefit start from?

Your benefit will be awarded from the day your liability for Council Tax began; this is usually the date you are billed from. Your claim must be received within that week or within one month if you or your partner is in receipt of, either income-based Jobseeker's Allowance, Income Support, or income-related Employment and Support Allowance. In other cases benefit will be awarded from the Monday after you first asked to claim, provided your claim form is received by the Benefit Service within a month of that date.

If, due to exceptional circumstances, you were unable to claim at the correct time, it may be possible to backdate your benefit. If you think this applies to you:

- Put your request in writing
- Provide details of the date you wish to claim and the reason why you did not claim earlier. You should provide evidence to support your claim.

You can get a form to claim backdated benefit from our website. See the back of this leaflet for details.

We will then consider whether you have shown good cause for not claiming earlier. This can be paid for a maximum of 6 months for working age people.

People who have reached the qualifying age for Pension Credit may have their claim treated as made earlier, up to a maximum of three months without having to show good cause.

10. What if I disagree with my entitlement?

If you disagree you should notify us in writing within one month from the date shown on your notification. The leaflet called "Help with Disputing a Benefit Decision" will tell you about your right to appeal.

11. What if my circumstances change?

If there is a change in your income or household circumstances you must notify us in writing immediately, or you may lose benefit. If the change gives you more benefit, but you did not tell us within a month of it happening, your benefit will increase from the Monday following the date you told us.

You can do this by letter or you can visit your nearest One Stop Shop, contact details at the back of this leaflet. You can also download a change in circumstances form from our website.

It is an offence to fail to report a change in circumstances, which may lead to the issuing of a sanction. This could include a fine, prison sentence or a police record.

12. What are Extended Payments?

You can get an Extended Payment if you were unemployed and receiving either Income Support, income-based Jobseeker's Allowance, Incapacity Benefit, Severe Disablement Allowance or Employment and Support Allowance continuously for at least 26 weeks and this stopped because either you or your partner started work or have increased your hours of work to more than 16 hours per week.

How long is the Extended Payment period for?

The extended payment period will be for four weeks from the day after your Income Support, income-based Jobseekers Allowance, Severe Disablement Allowance, Incapacity Benefit or Employment and Support Allowance has stopped as long as you continue to have a liability to pay rent or Council Tax.

You will get the same amount of Housing and/or Council Tax Benefit as you did when you were in receipt of Income Support or income-based Jobseekers Allowance, Severe Disablement Allowance, Incapacity Benefit or Employment and Support Allowance for those four weeks.

You do not have to claim for an Extended Payment, we will award it to you if you meet the qualifying conditions.

You may still qualify for some help with your rent and Council Tax when you start work. If you want to continue to receive Housing and Council Tax Benefit while you are working, it is important you tell us about your new circumstances straightaway, or you may lose benefit.

13. What is Second Adult Rebate?

Second Adult Rebate is a type of Council Tax Benefit based on the income of other people living with you. It is paid to your Council Tax account and reduces the amount of your bill.

14. Who can claim Second Adult Rebate?

You can claim Second Adult Rebate if you are a single person responsible for paying the Council Tax on the property where you live, and have other adults aged 18 or over living with you who are on a low income. Second Adult Rebate is usually for single people who do not qualify for Council Tax Benefit because their income or capital is too high.

15. What if I have a partner living with me?

Most people who have a partner living with them cannot get Second Adult Rebate. If you have a partner living with you, Second Adult Rebate can only be paid if the following conditions are met:

- There is at least one other adult resident at the property with you and your partner, the other adult is on a low income and
- You or your partner are not counted for Council Tax discount purposes (see list below).

People not counted for Council Tax discount purposes:

- Full-time students
- Student nurses
- Severely mentally impaired people
- Youth Training Scheme trainees
- People detained in hospital
- Long-term hospital patients
- Certain apprentices
- Patients in nursing homes
- Members of religious communities
- Certain care workers
- Prisoners

16. How is it worked out?

Second Adult Rebate is worked out by looking at the total gross income of all the other adults who live with you. We do not need to know any details of your income or capital.

17. How much can I get?

This depends on the type and amount of income of the other adults in your home.

Second Adult Rebate may reduce your Council Tax bill by the following:

- 25% - if all of the other adults receive either Income Support, income-based Jobseekers Allowance, income-related Employment and Support Allowance, Pension Credit or any combination of these benefits
- 15% - if their total gross income (before any deductions) is below £175.00 per week
- 7.5% - if their total gross income is between £175.00 and £227.99 per week.

If their total income is £228.00 or more per week, you will not qualify for Second Adult Rebate.

Student only – Second Adult Rebate

When the liable person(s) are full time students and the other adult(s) living with them receives either Income Support, income-based Jobseekers Allowance, income-related Employment and Support Allowance, or Pension Credit, up to 100% Second Adult Rebate can be awarded.

18. How can I claim?

The person who is liable to pay the Council Tax on the property must make the claim for Second Adult Rebate.

They must complete a benefit claim form and provide evidence of the other adult(s) income. Don't be put off by the size of the claim form, as you only need to complete a small part if you are applying for Second Adult Rebate. If you are not sure whether to claim Second Adult Rebate or Council Tax Benefit, you should fill in a claim form. You will need to give details of your income and all savings and capital, and your partner's if you have one; together with those of other adults in your household. We will work out your entitlement to each benefit and award the higher of the two.

If you only want to claim Second Adult Rebate, you will not have to give details of your income, only those of the other adults in your household.

19. What if I have a query?

You can call our Contact Centre or you can call in person to any of the One Stop Shops. You can write to us, or email us. Contact details are at the back of this leaflet.

Merseyside authorities working together

This leaflet is one of a series produced by a number of Merseyside authorities to help you understand 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.



Knowsl@y Council

www.knowsley.gov.uk

Sefton Council 

www.sefton.gov.uk

 **WIRRAL**

www.wirral.gov.uk

FIGHT FRAUD – PLAY YOUR PART

Benefit Thieves take money from your pocket. Don't turn a blind eye and let them get away with it. If you know or suspect a Benefit Thief, report it in confidence. You do not have to give your details.

Call FREE on **0800 0730532** or use the simple Online Form at **www.knowsley.gov.uk**

You can also get this information in other formats and languages. Please phone **0151 443 4031** or email **customerservices@knowsley.gov.uk**

How to contact us

Information relating to the services which the Council provides and how to contact the various departments can be obtained from any Branch Library or One Stop Shop.

In person: Please call at:

Huyton One Stop Shop
Municipal Buildings
Archway Road
Huyton
Merseyside
L36 9XJ

Kirkby One Stop Shop
Municipal Buildings
Cherryfield Drive
Kirkby
Merseyside
L32 1TX

Prescot One Stop Shop
Prescot Shopping Centre
Aspinall Street
Merseyside
L34 5GA

Halewood One Stop Shop
Roseheath Drive
Off Leathers Lane
Merseyside
L26 0UP

One Stop Shop opening times: Monday to Friday 9.00am to 5.00pm

By post: Please write to:

Housing Benefit Section
Knowsley Borough Council
Municipal Buildings
Cherryfield Drive
Kirkby
Merseyside
L32 1TX

By telephone:

Please ring contact centre on
0151 443 4042

By e-mail:

benefits@knowsley.gov.uk

By fax:

0151 443 4142

Disabled access is available at all of the One Stop Shops. The following facilities are available:

- Wheelchair/pram access and lowered desks
- Minicom telephone system for hearing impaired people. Please dial: 0151 443 4248
- Advisors trained in British Sign Language (up to Level 2)
- Access to BT's language line through which we can contact an interpreter in minutes
- Private interview rooms
- Friendly staff who are happy to assist