



COUNCIL TAX BENEFIT (CTB)



WHAT IS IT?

Council Tax Benefit helps people pay their Council Tax.

TO QUALIFY

- ◆ You have to pay Council Tax for your home.
- ◆ Your capital is not above £16,000 (unless you qualify for Pension Credit Guarantee Credit -see below, and factsheet Pb69 - Pension Credit).

Savings between £6,000 (or £10,000 if you or your partner are over pension age*) & £16,000 will reduce the amount of benefit.
- ◆ You have a low income.
- ◆ If you qualify for Pension Credit *Guarantee Credit*, there is no upper limit for capital, so you will qualify for your maximum entitlement of Council Tax Benefit.

* Between April 2010 and March 2018 the pension age for women will be gradually increased from 60 to 65, then to 66 for both men and women by 2020. During this period, other benefits previously available from the age of 60 (such as Pension Credit) will also see the qualifying age gradually increased. You will, therefore, need to check what “pension age” means at different times.

HOW MUCH?

This depends upon your circumstances.

- ◆ Higher income and savings usually result in less help.
- ◆ People on Income Support / Pension (Guarantee) Credit / Jobseekers Allowance (income-based) / ESA (income-related) will get maximum help.

POINTS TO REMEMBER

- ◆ The Council Tax is administered by your Local Authority (Council).

- ◆ Why Council Tax Benefit may not cover all your Council Tax:-
 - a) You have one or more 'non-dependants' living with you - e.g. adult son or daughter) - a deduction is usually made, which increases with their income.

No non-dependant deduction is made if the claimant or partner is registered blind or gets Attendance Allowance or Disability Living Allowance Care Component.
 - b) The level of your income or savings means you cannot get the full amount.
 - c) You have been awarded second adult rebate - people may get this instead of Main Council Tax Benefit regardless of income or capital. To qualify for this you must have one or more 'second adults' (non-dependants) living with you.
- ◆ For carers and disabled people there are other ways of reducing Council Tax such as discounts, disability reduction (see separate factsheets Pb35, 48, 49 & 50). These can be claimed as well as Council Tax Benefit.
- ◆ Always inform the Local Authority of any change in circumstances which may affect your benefit.

HOW TO CLAIM

Get a form from your Local District or Borough Council

OR

Fill in form HCTB1 if you are claiming Income Support/JSA (income-based) /ESA(ir). This form comes with the claim pack for these benefits.

FURTHER HELP

- ◆ Contact a local Advice Centre.
- ◆ Contact your local Council.

The information in this factsheet is correct as of April 2011

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