

## CAN YOU REDUCE MY COUNCIL TAX BILL IN ANY OTHER WAY?

As well as Council Tax Support, we may reduce your council tax bill with:

- discounts;
- exemptions; and
- reductions for people with disabilities.

Please ask our Council Tax Section for more details on these reductions.

## SECOND ADULT REBATE

If you are responsible for paying council tax and you are:

- single; or
- part of a couple with one or both of you disregarded for council tax purposes; and
- you have a person living with you (*known as a 'second adult'*) who is over 18 and does not pay rent;

you may qualify for Second Adult Rebate.

Whether you are entitled to Second Adult Rebate also depends on the income and circumstances of the second adult, but the information below gives a guide to the amount of Second Adult Rebate you could receive.

If the second adult receives Income Support, income-based Jobseeker's Allowance, Pension Credit or income-related Employment and Support Allowance, you could receive 25% off your council tax bill.

If the second adult has a '**gross income**' (*income before tax and National Insurance*) of:

- less than £215.00 a week, you will be entitled to 15% off your council tax bill;
- £215.00 to £278.99 a week, you will be entitled to 7.5% off your council tax bill;
- or £279.00 a week or more, you will not be entitled to any money off your council tax bill.

## INFORMATION AVAILABLE ONLINE

Further information is available on your council's website.

You can get an estimate of potential Council Tax Support entitlement using the benefit calculators available online either by accessing your council's website or online through:

<https://www.gov.uk/benefits-calculators>

## WHO TO CONTACT

For more information or if you have any questions, please contact your local Benefits Office.

Telephone: **0345 034 4569**

Email: [svpp@bcpcouncil.gov.uk](mailto:svpp@bcpcouncil.gov.uk)

Postal address: **Stour Valley & Poole Partnership, PO Box 722, Poole, BH15 2YE**

## WHERE CAN I GET MORE ADVICE?

To speak to an assessor at Dorset Adviceline please phone **0344 245 1291**, this line is open Monday to Friday 10am - 4pm.

**STOUR VALLEY & POOLE PARTNERSHIP**  
Revenues & Benefits Service

# COUNCIL TAX SUPPORT

for people of state pension credit age

# WHAT IS COUNCIL TAX SUPPORT?

**Council Tax Support helps people on a low income by reducing their council tax bill. It is shown as a reduction on your bill.**

## HOW TO CLAIM COUNCIL TAX SUPPORT

You can apply online on your council's website or you can ask at your local council for a Council Tax Support claim form. Complete the claim form and send it back to them, along with any proof they ask for. They will work out whether you are entitled to support. If you are, the Council Tax Support will be added to your Council Tax Bill as a reduction.

## WHEN DO YOU START TO PAY MY SUPPORT?

In some circumstances, you can backdate your claim up to three months before the date your claim form was received by the Benefits Service, but it is very important that you send your form back to us quickly. We will then let you know what date your Council Tax Support will start.

**Do not delay in returning your form, or you could lose entitlement.**

## NON-DEPENDANTS

If there are other adults living in your household who are not financially dependent on you (*called 'non-dependants'*), we may have to reduce your Council Tax Support. We reduce your support because we assume that non-dependants contribute towards the living costs of your household (*including paying council tax*).

## PENSION CREDIT

Pension Credit is paid by The Pension Service to people on low incomes, or who have a small amount of savings or a private pension (or both). There are two types of Pension Credit - Guarantee Credit and Savings Credit.

For more information, phone The Pension Service on **0800 99 12 34** or visit:

[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

## HOW DO YOU WORK OUT MY ENTITLEMENT TO COUNCIL TAX SUPPORT?

If you or your partner receives **Pension Credit (Guarantee Credit)**, you are entitled to 100% Council Tax Support less any deductions (*amounts taken off*) for non-dependents who live with you.

## HOW WE WORK OUT YOUR ENTITLEMENT

Once we know your income, we will take from it an **'applicable amount'**. The 'applicable amount' reflects the basic living needs of your household. It is based on your age and circumstances.

## SAVINGS CREDIT

If you are receiving Savings Credit from The Pension Service, we will use the details they give us about your income to work out your entitlement. They will tell us the figure to use. It is called the 'assessed income figure'.

The Pension Service will also tell us about any savings you have. You will not be entitled to Council Tax Support if you have more than £16,000 in savings.

## IF YOU DO NOT RECEIVE PENSION CREDIT

**If you do not receive Pension Credit, you may still be entitled to Council Tax Support.**

We need to know how much you earn after tax, National Insurance and half of any pension contributions. We also need to know about income you receive from pensions, benefits and allowances.

You must also tell us about any savings you have. If you have more than £16,000 in savings, you may not be entitled to Council Tax Support.

We will let you know if your savings (*including investments and property you own that you do not live in*) are more than £16,000. We do not count the first £10,000 of your savings but we must add £1 to your weekly income for every £500 over £10,000. This income is called your **'tariff income'**.

We work out your entitlement by comparing your net income to the applicable amount. You will receive 100% Council Tax Support less 20% of the amount by which your income is more than the applicable amount. We may need to take money off your entitlement if non-dependants live in your household.

## LETTING YOU KNOW ABOUT YOUR CLAIM

We must:

- tell you about all decisions we make on your Council Tax Support claim;
- if you ask us, give you more information about how we worked out your entitlement to Council Tax Support;
- look again at your claim if you disagree with our decision on your Council Tax Support claim; and
- explain your rights of appeal.