

South Derbyshire

District Council

Housing and Council Tax Benefit

For Pensioners



In this booklet:

- *Information about the schemes*
- *How to claim*

*plain English
approved*
by the word centre

**South
Derbyshire**

at the Heart of the National Forest

What are housing and council tax benefits?

Housing benefit can help you pay your rent if you are on a low income. You can claim if you have to pay rent for the property you live in. You may be a council tenant, pay rent to a private landlord or to a housing association.

Council tax benefit can help you if you have to pay council tax on your home.

What is Second Adult Rebate?

Second Adult Rebate is for people who cannot get help with their council tax bill but have other people living with them who are on a low income. You must normally be the person responsible for paying the council tax on your home. If you think you may qualify, or you want further information, please ask the benefits section.

Can council tax bills be reduced in any other way?

As well as council tax benefit and second adult rebate, council tax bills can be reduced by:

- Council tax discounts
- Council tax exemptions
- Council tax reductions for people with disabilities

What is council tax discount?

You can get a 25% discount if you are the only adult living in a property. We do not count some adults when we are looking at the number of residents to award a discount. These include:

- Full time students
- People who are severely mentally impaired
- Carers
- 18 and 19 year old people who have left school
- 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. Certain properties may be exempt even when people are living in it, for example, if all the residents are full-time students.

What are council tax reductions for people with disabilities?

If a person with disabilities living in house has to use a wheelchair or has an extra room essential for their needs, they may get a reduced council tax bill.

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 in your council tax bill. Contact the council in the address at the back of this book.


What are Pension Credits?

Pension Credits are a payment made by the Pension Service to people on low incomes or who have a small amount of savings and modest pensions. Anyone who is 60 or over can claim the Guarantee Credit and anyone who is over 65 can claim the Savings Credit as well.

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

How do I claim housing benefit and council tax benefit if I get Pension Credit?

When you make a claim for Pension Credit, if you do not already get housing benefit or council tax benefit, you will be asked whether you want to make a claim on your Pension Credit form.



If you claim by phone, the adviser will ask you if you want to claim housing benefit and council tax benefit. The Pension Service will send you a form that you need to fill in and send to the council. The address is at the back of this book.

When the Pension Service has assessed your entitlement to Pension Credit they will tell us about this separately.

How do I claim housing benefit and council tax benefit if I am not on Pension Credit?

You may not get Pension Credit if:

- Your income or savings are too high
- You do not qualify for some other reason

You must claim housing benefit and council tax benefit directly from the council by filling in a claim form. The contact details are at the back of this book. Once you have filled in this form send it back to the council as soon as possible.

How do I claim Second Adult Rebate?

You can claim second adult rebate directly from the Council. If you completed a form from the Council to claim housing and council tax benefit, any entitlement to second adult rebate will be calculated automatically.

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

You will also need to provide evidence of you and your partners National Insurance number and identity.

How will my income be worked out?


If you get Guarantee Pension Credit we do not need any details about your income. If you only get Savings Credit we need to know about any Child Tax Credit, Child Benefit, Child Special Allowance or Guardian's Allowance you get. If you do not get Guarantee Credit or Savings Credit 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. The types of income we need to know about include:

- Your state retirement pension
- Any pension from you or your partners previous employer
- Annuities
- Other state benefits such as Child Benefit, Child Tax Credit, Working Tax Credit and Incapacity Benefit
- Rent paid to you by lodgers or subtenants
- Maintenance received from a former partner
- Earnings, wages or salary from employment. We will need to see your last five weekly payslips or two monthly payslips. If you prefer, you can ask your employer to fill in the form provided inside the housing benefit and council tax benefit claim form

When we work out your benefit we use all of your earnings, less tax, National Insurance and half of any pension contributions you make. For second adult rebate we only need to know the gross weekly income of your second adult or adults – for example, their wages before tax and National Insurance are taken off.

What savings count?

If you get Guarantee Pension Credit, we do not need to know about your savings. If you only get Savings Credit, you must tell us if your savings go above £16,000.



If you do not get Pension Credit we need to know about any savings and investments you or your partner have. This includes:

- Bank accounts (current or savings), building society accounts and post office savings
- PEPs, TESSAs and ISAs
- Stocks, shares, unit trusts etc
- National Savings Certificates
- Cash
- Property or land you own (but not the home you live in).

If you and your partner are 60 or over and you have savings and investments of between £6000 and £16000 we will add £1 a week for every £500 or part of £500 you have onto your weekly income figure. For example, if you have £7600 we will count that as an extra income of £4 per week.

If you receive Guarantee Pension Credit you will automatically get full housing and council tax benefit even if you have savings over £16,000. If you do not get Guarantee Pension Credit and you have savings of over £16,000 you cannot claim housing benefit and council tax benefit. This does not stop you claiming Second Adult Rebate.

If you are claiming Second Adult Rebate we only need to know the amount of interest your second adult or adults get on their savings. We do not need to know how much their savings are.

What about my family circumstances?

To work out your benefit we need to know who else lives with you. You will get more benefit if you have dependant children. The section 'How are my housing benefit and council tax benefit worked out?' gives more details.

If you have a lodger or grown up children living with you, you may get less housing benefit and council tax benefit. The section 'Do I get less benefit if I have people living with me?' gives 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 must both sign it. However, partners of the same sex both have to fill in a separate form.

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 figure. In some cases we can reduce the rent if your home is too large for you and your family. The rent figure set by us, less any service charges is called the 'eligible rent'.

How can I find out if I will get my rent paid before taking a private tenancy?

If you are thinking of taking a tenancy, other than one with the council or a housing association, you should consider asking for a 'pre-tenancy determination'. You will need to fill a form in giving details of your household and the property you are interested in renting. The amount of the eligible rent can then be worked out quickly. This means that you will know the eligible rent before you commit yourself to a tenancy. A pre-tenancy determination cannot be done if you have already signed an agreement.

The amount of rent you have to pay will still depend on your personal circumstances.

Which charges are not covered by housing benefit?

Housing benefit does not cover charges for meals, water rates, heating charges and some other services included in your rent. If these are included in your rent we will take the costs of the service from your rent before working out your benefit. The Government sets the maximum weekly deductions for food and fuel but if your landlord provides these at a lower cost we may take off the lower amount instead. We will need to see a letter from your landlord saying what the actual costs are.

Which services can be covered by housing benefit?

Some charges can be included in your eligible rent if you have to pay them under your tenancy agreement. These include charges for:

- Lifts
- Cleaning and lighting of shared areas like staircases and landings

What if I pay council tax in my rent?

If your rent includes council tax we will treat this as part of your rent when we work out your housing benefit.

How are my housing benefit and council tax benefit worked out?

Housing and council tax benefit will be worked out at the same time and you will only need to fill in one form.

If you get Guarantee Pension Credit you will normally get the maximum benefit. If you do not get Guarantee Pension Credit, the amount of benefit will be worked out by comparing the amount of money the government says you need to live on (applicable amount) with the money you have coming in each week. If your income is more than your applicable amount, the amount of housing benefit and council tax benefit you receive will go down, using a sliding scale.

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 who have left school, or any other adult who does not pay rent, living with you. We will take a fixed amount off your housing benefit and council tax benefit. These deductions do not depend on what the non-dependent pays, even if they pay nothing at all.

How much Second Adult Rebate will I get?

The most second adult rebate you can get is 25% of the full council tax bill before any discounts are taken off. The amount depends on the gross weekly income of your second adult or adults.

How will my housing benefit be paid?

When we have worked out your benefit we will send you a letter telling you about it.

If you are a council tenant – If your claim is successful, your benefit will automatically be credited to your rent account. This means that you will then pay less rent or no rent at all.

If you are a tenant of a private landlord, a housing association or registered social landlord – If your claim is successful, your housing benefit will be paid to you or, if you prefer, it can be paid directly to your landlord. We will need written authorisation from your landlord or their agent before we can pay your benefit directly to them. Housing benefit is always paid in arrears at the end of each payment period.

How will my council tax benefit be paid?

When we have worked out your council tax benefit we will send you a letter telling you about it. If your claim is successful, we will send you a new council tax bill showing the revised amount to pay.

What happens if my circumstances change?

If you receive Pension Credit you may need to tell the Pension Service if your income or savings go up or down. 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 you will need to tell us if your income or savings go up or down. You must also tell us if:

- You change address
- Your rent changes
- The size of your family changes
- An adult moves into or out of your house
- You stop getting Pension Credit

What if I disagree with the Council's decision on housing benefit and council tax benefit?

If you disagree with the Council's decision you can ask us to look at your claim again. You must contact us within one month of the date on the decision letter. You can phone, write or visit us and ask us to explain the decision. You can also ask for a written statement of reasons, which will show more information about the decision. If you are still dissatisfied, you can appeal.

Please contact us and we will give you more information.



We will look again at our decision if you ask us to. Please write to us saying why you do not agree with the decision.

Do I have to tell the council of any changes?



YES: If your circumstances change in any way, the law says you must tell the benefits section immediately

Would you like more information?



If you would like more information please phone the Housing and Council Tax benefit section on the following number.

01283 221000



South Derbyshire District Council
Revenue Services
Civic Offices,
Civic Way, Swadlincote,
Derbyshire
DE11 0AH



Website address:
www.south-derbys.gov.uk



Our Benefits Office is open during the following hours:

Monday, Tuesday, Thursday and Friday
9.30am to 2.30pm

Wednesday - closed

You can write to us at:

**South Derbyshire District Council
Revenue Services
Civic Offices, Civic Way
Swadlincote, Derbyshire DE11 0AH**

Telephone:
01283 221000

You can email us at:
revenues@south-derbys.gov.uk

For independent advice you should contact the following.

**Citizens' Advice Bureau,
48 Grove Street
Swadlincote,
Derbyshire DE11 9DD
Tel: 01283 210107**

FRAUDLINE

*Do you know someone who
is falsely claiming benefit?*

If you do please tell the
Benefit Investigation Unit
on the fraudline number

01283 595827

