Help with your council tax

A basic guide to Council Tax Benefit
Housing costs are a large part of most people’s expenses. Whether you own your home or pay rent, you will probably have to pay council tax. If you are on a low income this can be difficult to manage.

Council Tax Benefit can cover or pay towards your council tax. It cannot help with water charges or, if you live in Scotland, the Community Water Charge.

This leaflet gives basic advice on Council Tax Benefit. We want to make sure you and your family get the right help, at the right time, in the right way.

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact your local council, The Pension Service, Jobcentre Plus or social security office. See Where to get help and advice on page 6 of this leaflet for details.
Council Tax Benefit

- Help towards your council tax
- Paid by local councils
- You do not have to get any other benefits
- It does not matter if you already get a discount on your council tax, for example if you live alone

Are you:

✓ On a low income?
✓ Paying council tax?

If YES to both, claim Council Tax Benefit.

- Unless you are aged 60 or over and receive the guarantee credit of Pension Credit, savings over £16,000 usually mean you cannot get Council Tax Benefit.
- Savings over £3,000 (£6,000 if you or your partner are aged 60 or over) affect how much Council Tax Benefit you can get.
- If you have come to the United Kingdom (UK) within two years of your claim, this may affect Council Tax Benefit.
- Most asylum seekers and people who are sponsored to be in the UK cannot get Council Tax Benefit.
- If you are a full-time student you will not usually have to pay council tax.
- If your partner is a student you may be able to get Council Tax Benefit.

We use partner to mean a person you are married to or a person you live with as if you are married to them.

How to claim → see page 5.

Extended Payment of Council Tax Benefit

You could get an extra 4 weeks’ Council Tax Benefit if you start work, increase the number of hours you work, or your wages increase and, because of this, your benefit stops.

Have you or your partner:

✓ Been getting for at least 26 weeks Jobseeker’s Allowance or Income Support (or a combination of the two), Incapacity Benefit or Severe Disablement Allowance?
✓ Stopped getting income-based JSA, Income Support, Incapacity Benefit or Severe Disablement Allowance because you have started work, increased the number of hours you work, or your wages have increased?

If YES to both, you should automatically receive Extended Payment of Council Tax Benefit.

- You must expect the work to last for at least five weeks.
- If you have been getting Lone Parent’s Benefit Run-on for two weeks, you will automatically be able to get Council Tax Benefit extended for another two weeks.
- Contact your local council for more information on this.
**Second Adult Rebate**

- Help if you share your home with one adult or more who cannot pay towards the council tax
- If they are not your partner

**Is the person who shares your home:**

- ✔ Aged 18 or over?
- ✔ Not paying you rent?
- ✔ Not paying council tax themselves?
- ✔ On a low income?

If YES to all, claim Second Adult Rebate.

- You may be able to get Second Adult Rebate even if you do not normally get Council Tax Benefit.
- If you already get Council Tax Benefit, you will not need to claim Second Adult Rebate.
- Second Adult Rebate will be based on the other person’s circumstances.
- Your income and savings will not affect Second Adult Rebate.
- If you are entitled to Council Tax Benefit and Second Adult Rebate, you will get the one which gives you most money.

**How to claim** see page 5.

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**How Council Tax Benefit is worked out**

**The council will look at:**

- Money you and your partner have coming in, including earnings, some benefits and tax credits and things like occupational pensions
- Your savings and your partner’s savings
- Your circumstances, such as your age, the ages and size of your family, whether you or any of your family are disabled, and whether anyone who lives with you could help with the council tax.

The council can then work out how much Council Tax Benefit you can get.
How to claim

1. When to claim

Claim straight away. If you delay you may lose benefit. You can claim up to 13 weeks before you become entitled to Council Tax Benefit. So if you know you are moving to a new address soon, you can claim Council Tax Benefit. You will not usually receive any money before you move in.

If you move to a new address or other circumstances change you should tell your council straight away.

For Extended Payment of Council Tax Benefit, you do not need to make a written claim.

If you are starting, or have started, full-time work and you expect it to last for at least 5 weeks you must notify:
• Your social security office if you are on Income Support
  or,
• Your local Jobcentre if you are on income-based Jobseeker’s Allowance and
• Your local council.

You must do this within 4 weeks of starting work.

If you get Lone Parent’s Benefit Run-on, you do not need to claim Extended Payment of Council Tax Benefit.

2. Claim form

If you claim Income Support or Jobseeker’s Allowance or apply for Pension Credit, you will usually get a form to claim Council Tax Benefit called the HCTB1 with your application. If you want to claim Council Tax Benefit, you should complete and return the form to your local council.

If you claim Income Support, Jobseeker’s Allowance or Incapacity Benefit in certain areas, your details will be taken over the phone and a statement of your circumstances will be provided instead of forms. This statement should be returned to Jobcentre Plus, who will send details on to your local council.

If you do not claim Income Support, Jobseeker’s Allowance or Pension Credit, you can get a form for Council Tax Benefit from your local council.

3. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet GL25 How to prove your identity for social security from your Jobcentre Plus office, social security office or The Pension Service.
To get more information or other leaflets get in touch with your Jobcentre Plus office, Jobcentre or social security office. For your nearest office, look for the Jobcentre Plus or social security display advert in the business numbers section of the phone book.

You can get more information from the DWP website. The address is: www.dwp.gov.uk

To contact us by email see the Contact Us section of the website.

You can find the address of your local council in the business numbers section of the phone book. Look under the name of your District Council, Borough Council, City Council, or in some areas, new Unitary Authority or London Borough. If you live in Scotland look under the name of your Local Council.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

**SD1 Sick or disabled** A basic guide to benefits and tax credits for people of all ages with a physical or mental illness or disability – and for people who look after them

**RM1 Retirement** A basic guide to benefits for people who are retiring or have retired

**BC1 Babies and children** A basic guide to benefits and tax credits for anyone expecting a baby or caring for children

**WK1 Financial help if you work or are looking for work** A basic guide to benefits and back to work schemes if you are working, looking for work or starting a job – including voluntary work

**GL16 Help with your rent**

**GL23 Social security benefit rates**
Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

Directgov is the place to turn to for the latest and widest range of public service information. The address is: www.direct.gov.uk