

Council Tax Benefit

If you have Parkinson's, you may have some concerns about how you will manage financially – if you can't work or if you need help with your day-to-day needs, this can lead to extra costs. But there is some financial support available, so it's important to find out what benefits you're entitled to.

This information sheet explains what Council Tax Benefit is, who qualifies, how to claim and what information you need to supply.

What is council tax?

Council tax is an amount that nearly all households have to pay to their local authority. It covers services such as bin collections and street lighting. The amount of council tax you have to pay depends on the size and value of your home, the number of people who live in it and the area you live in. Only one bill is sent to each household.

Your property will be valued and put into one of eight council tax bands, from A to H (or nine in Wales –from A to I). Your local authority sets the amount of council tax that properties within each band must pay.

In most cases, council tax is paid monthly, with many people paying by direct debit.

There are discounts for people living on their own, students and people with disabilities.

Council tax, and therefore Council Tax Benefit, does not apply in Northern Ireland.

What is Council Tax Benefit?

Households with low incomes can claim Council Tax Benefit, which covers some or all the cost of council tax. Council Tax Benefit is claimed on the amount of council tax left after other reductions and discounts have been taken off. All local authorities run Council Tax Benefit schemes. Local authorities are given money by the government to cover most of the costs of the scheme. Council Tax Benefit is usually paid as a credit to your council tax account.

There are two types of benefit:

- Main Council Tax Benefit
- second adult rebate

If you qualify for both, you only receive the one that is higher.

What is Main Council Tax Benefit?

Most people who receive Council Tax Benefit get Main Council Tax Benefit. The maximum rate of Main Council Tax Benefit is the whole of your council tax, minus any amount deducted for an adult who lives with you (other than your partner) and is expected to pay towards the council tax.

You will get your maximum Council Tax Benefit if you receive income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or the Guarantee Credit element of the Pension Credit. These benefits are known as passporting benefits.

If you do not get a passporting benefit, you can receive Council Tax Benefit if you (or you and your partner together) have savings of £16,000 or less and your income is low enough.

Main Council Tax Benefit is worked out by comparing your income with a set of amounts, called allowances. These are based on the circumstances of the people in your household (you, your partner and any dependent children). If your (and your partner's) income is below the total of these amounts, you get your maximum Council Tax Benefit. As your income rises above the allowances, the amount of Council Tax Benefit goes down. If your income becomes high enough, Council Tax Benefit will stop.

Nearly all of your income is taken into account, but some is ignored, including Disability Living Allowance, Attendance Allowance and certain amounts of what you earn.

Council Tax Benefit is reduced if your savings are above £6,000 – each £250 (or £500 if you are over the qualifying age for Pension Credit*) over £6,000 is treated as if it gives you an income of £1 a week.

*Until April 2010, the qualifying age for Pension Credit was 60. Between April 2010 and April 2020, the qualifying age will increase to 66.

What is second adult rebate?

You can get second adult rebate if an adult who is not your partner lives with you and they have a low income.

The rebate is payable at one of three rates:

- 25% if the second adult receives income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or Pension Credit.
- 15% if the second adult's gross weekly income (this is before tax and other deductions) is under £177.
- 7.5% if the second adult's gross weekly income is between £177 and £231.

No rebate is given if the second adult's gross weekly income is £231 or more. If there is more than one other 'second' adult, a 25% rebate is awarded if they are all on income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or Pension Credit. Otherwise, the gross income of all of the adults is combined to work out the rate of the rebate.

Other discounts

Council tax assumes that there are at least two people in each property. If there is only one person in a property the council tax is reduced by 25%. Some people are ignored when counting the number of people in a property, including people aged 17 and under and live-in care workers. If the person who lives with you falls into one of these categories, you can't also claim second adult rebate for them.

How do I claim Council Tax Benefit?

If you claim a passporting benefit (see above), your application for this will include a shortened claim form for Council Tax Benefit. If you claim the passporting benefit over the phone, you can claim Council Tax Benefit at the same time. You may be sent a paper copy of the details you give, so you can check everything is correct.

Otherwise, you can apply using a claim-form that you can get from your local authority. Check whether your local authority also takes claims for Council Tax Benefit over the phone or online. Remember to photocopy any claim-form that you fill in, and ask for a receipt when you hand it in. This might help to prevent any future problems.

If you need any help with your application, contact your local Citizens Advice Bureau, Law Centre or Housing Advice Centre.

What are Discretionary Housing Payments?

These are extra payments, not part of Housing Benefit or Council Tax Benefit, but they are still handled by your local authority. They can only be given to people who qualify for at least some Housing Benefit or Main Council Tax Benefit

Find out more: *see our information sheet Housing Benefit.*

You can claim for these if there is a gap between the eligible rent or council tax you have to pay and the amount of benefit you get to cover it. Your local authority can give you a form to apply for Discretionary Housing Payment, or you can write a letter requesting it.

Disability can be considered when a local authority decides whether you qualify for Discretionary Housing Payment, so it's important to give all details of any disability needs. If you aren't given the payment, there is no right to appeal, but you can ask a local authority to look at a decision again if you aren't happy with it.

Can I claim a reduction in my council tax if I have Parkinson's?

You might be able to reduce your council tax using the Disability Reduction Scheme. If you qualify for this, your council tax will be dropped by one band; so if you live in a Band C home, you will pay the amount charged to a Band B property. If your property is already in Band A (the lowest band), your bill will be reduced by a sixth.

To get this reduction, at least one person who has their only or main home at the property must be

substantially and permanently disabled. The person who is disabled can be a child or adult and does not have to be the person responsible for paying the council tax.

The property must:

- have a room (other than a bathroom, kitchen or lavatory) that is needed by and mainly used by the disabled person, or
- have an additional kitchen or bathroom to meet the disabled person's needs, or
- have enough space for the disabled person to use their wheelchair indoors

A room that meets the needs of the disabled person may be a room that holds special equipment, or a ground floor room converted into a bedroom for someone who can't use stairs.

How do I claim this reduction?

The person responsible for paying the council tax must write to the local authority asking for this reduction. Many local authorities have special application forms for this. If more than one person with a disability lives in the property, it's possible to make separate applications for each person, but only one reduction will be given.

If you're the person responsible for council tax and you qualify for this scheme, you might also be able to receive a discount, Main Council Tax Benefit or second adult rebate.

More information and support

We have information sheets on other benefits you may be entitled to. You can download these from our website at parkinsons.org.uk or see the back page of this sheet for details of how to order these for free.

Our helpline

For more help and information on rights and benefits, you can contact our dedicated employment and benefits adviser on the Parkinson's UK helpline on **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email hello@parkinsons.org.uk

Information and support workers

Our UK-wide network of information and support workers can also provide details about benefits and help you with the application process. You can find your local information and support worker online at parkinsons.org.uk/isw or call our helpline.

Local groups

Speak to others about their experiences at your local Parkinson's UK group. Visit parkinsons.org.uk/localgroups or call our helpline for details of your nearest meeting.

Online forum

Speak to others in a similar situation through our online discussion forum at parkinsons.org.uk/forum.

Thank you

Thank you to Disability Alliance for updating this information sheet.



Council Tax Benefit

If you have comments or suggestions about this information sheet, we'd love to hear from you. This will help us ensure that we are providing as good a service as possible.

We'd be very grateful if you could complete this form and return it to **Information Resources Team, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ**. Or you can email us at publications@parkinsons.org.uk. Thanks!

Please tick...

- I have Parkinson's. When were you diagnosed?
- I'm family/a friend/a carer of someone with Parkinson's
- I'm a professional working with people with Parkinson's

Where did you get this information sheet from?

- | | |
|--|---|
| <input type="checkbox"/> GP, specialist or Parkinson's nurse | <input type="checkbox"/> Information and support worker |
| <input type="checkbox"/> Parkinson's UK local group or event | <input type="checkbox"/> Sharward Services |
| <input type="checkbox"/> Our website | <input type="checkbox"/> Other |

We're the Parkinson's support and research charity. Help us find a cure and improve life for everyone affected by Parkinson's.

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's. If you would like to get involved, please contact our Supporter Services team on **020 7932 1303** or visit our website at **parkinsons.org.uk/support**. Thank you.

Parkinson's UK

Free* confidential helpline **0808 800 0303**

Monday to Friday 9am–8pm, Saturday 10am–2pm. Interpreting available.

Text Relay **18001 0808 800 0303**

(for textphone users only)

hello@parkinsons.org.uk

parkinsons.org.uk

*calls are free from UK landlines and most mobile networks.

How to order our resources

01473 212115

resources@parkinsons.org.uk

parkinsons.org.uk/publications

We make every effort to make sure that our services provide up-to-date, unbiased and accurate information. We hope that this will add to any professional advice you receive and will help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

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How useful have you found the information sheet? (1 is not useful, 4 is very useful) 1 2 3 4

Have you found the publication easy to read/use? Yes No

What aspects did you find most helpful?

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Were you looking for any information that wasn't covered?

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Do you have any other comments?

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If you would like to become a member of Parkinson's UK, or are interested in joining our Information Review Group, please complete the details below and we'll be in touch.

Membership Information Review Group (who give us feedback on new and updated resources)

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